Gov. Doc. Ont L
Ontario. Legislative Assembly
I

# SESSIONAL PAPERS.

138

VOL. XXXIV.—PART III.

## FIFTH SESSION, NINTH LEGISLATURE

OF THE

## PROVINCE OF ONTARIO

57796
15/9/02

## SESSION 1902.

*TORONTO:*
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# LIST OF SESSIONAL PAPERS.

ARRANGED ALPHABETICALLY.

| TITLE. | No. | REMARKS. |
|---|---|---|
| Accounts, Public, 1901 | 1 | *Printed.* |
| Agricultural College, Report | 14 | " |
| Agricultural and Experimental Union, Report | 15 | " |
| Assessment Commission, Report | 48 | " |
| Asylums, Report | 38 | " |
| " amount received for support of patients | 55 | *Not printed.* |
| Bee-Keepers Association, Report | 20 | *Printed.* |
| Birds of Ontario, in relation to Agriculture | 56 | *Printed* (*for distribution only*) |
| Births, Marriages and Deaths, Report | 9 | *Printed.* |
| Blanche River Pulp Co'y. Agreement | 68 | " |
| Blind Institute, Report | 41 | " |
| Children's Protection Act, Report | 43 | *Printed.* |
| " " Visiting Committees | 70 | *Not printed.* |
| Cold Storage Associations | 73 | " |
| Colonization, Report | 32 | *Printed.* |
| Crown Lands, Report | 3 | " |
| Dairymen's Associations, Report | 22 | *Printed.* |
| Deaf and Dumb Institute, Report | 42 | " |
| Division Courts, Report | 33 | " |
| Doyle, Judge, Surrogate fees | 52 | *Not printed.* |
| Education, Report | 12 | *Printed.* |
| Elections, Return from Records | 46 | " |
| Entomological Society, Report | 19 | " |
| Estimates, 1902 | 2 | " |
| Factories, Report | 8 | *Printed.* |
| Fairs and Exhibitions, Report | 26 | " |
| Farmers Institutes, Report | 25 | " |
| Fisheries, Report | 31 | " |
| " appointees, Rideau waters | 60 | *Not printed.* |
| Forestry, Report | 4 | *Printed.* |
| Fruit Experiment Stations, Report | 17 | " |
| Fruit Growers Association, Report | 16 | " |
| Fumigation Appliances, Report | 18 | " |
| Game Commission, Report | 30 | *Printed.* |
| Gaols, Prisons, etc., Report | 39 | " |
| " persons confined in | 59 | *Not printed.* |

| Title. | No. | Remarks. |
|---|---|---|
| Gas Export—E sex | 66 | *Not printed.* |
| Grand River, damage by ice, etc | 69 | " |
| Guardian *ad litem*, account of | 50 | " |
| Health, Board of, Report | 36 | *Printed.* |
| Highways Commissioner, Report | 27 | " |
| Hospitals, Report | 40 | " |
| Imperial Statutes, compilation | 49 | *Printed.* |
| Industries, Report | 28 | " |
| Insurance, Report | 10 | " |
| Jennings, W. J., Report *re* Grand River floods | 69 | *Not printed.* |
| Judicature Act, O. in C., commutation | 52, 76<br>51 | " |
| Klein, Judge, O. in C., commutation | 76 | *Not printed.* |
| Labour, Report | 29 | *Printed.* |
| Legal Offices, Report | 34 | " |
| Library, L. A., Report | 47 | *Not printed.* |
| License Commissioners and Inspectors, names | 61 | " |
| Liquor Licenses, Report | 44 | *Printed.* |
| Live Stock Associations, Report | 23 | " |
| " Registrar of, Report | 24 | " |
| Loan Corporations, Report | 11 | " |
| McKinnon, A. M., commutation | 51 | *Not printed.* |
| McNab Lumbering Co'y., correspondence | 65 | " |
| Mad and Nottawasaga Rivers, overflow | 75 | " |
| Mines, Report | 5 | *Printed.* |
| Montreal River Pulp Co'y., agreement | 71 | " |
| Municipal Auditor, Provincial, Report | 45 | " |
| Nepigon Pulp Co'y., agreement | 64 | *Printed.* |
| Poultry Associations, Report | 21 | *Printed.* |
| Prisons and Reformatories, Report | 39 | " |
| Provincial Municipal Auditor, Report | 45 | " |
| Public Accounts, 1901 | 1 | " |
| Public Works, Report | 7 | " |
| Queen Victoria Niagara Falls Park, Report | 6 | *Printed.* |
| Railways, bonuses and subsidies voted | 58 | *Not printed.* |
| Registrar General, Report | 9 | *Printed.* |
| Registry Offices, Inspectors report | 35 | " |
| Roadmaking, Report | 27 | " |
| San José Scale, Report | 54 | *Printed.* |
| San José Scale, trees infested with, and destroyed | 57 | *Not printed.* |

| Title. | No. | Remarks. |
|---|---|---|
| Scott enquiry, Report | 62 | *Not printed.* |
| Secretary and Registrar, Report | 37 | *Printed.* |
| Smallpox outbreak | 53 | *Not printed.* |
| Statutes, compilation of Imperial | 49 | *Printed.* |
| " distribution of | 72 | *Not printed.* |
| Sturgeon Falls Pulp Co'y., agreement | 67 | *Printed.* |
| Sugar Beet, Report | 63 | " |
| Sunnidale, Flos, drowned lands in | 75 | *Not printed.* |
| Temiskaming Railway, survey of route | 74 | *Not printed.* |
| Timber, McNab Lumbering Co'y., correspondence | 65 | " |
| Toronto University, Report | 13 | *Printed.* |

# LIST OF SESSIONAL PAPERS.

*Arranged in Numerical Order with their Titles at full length; the dates when presented to the Legislature; the name of the Member who moved the same, and whether ordered to be printed or not.*

## CONTENTS PART I.

No. 1.. Public Accounts of the Province for the year 1901. Presented to the Legislature, 20th January, 1902. *Printed.*

No. 2.. Estimates (*Vote of Credit*) for the year 1902. Presented to the Legislature, 16th January, 1902. *Not Printed.* Estimates for the year 1902. Presented to the Legislature, 20th January, 1902. *Printed.* Estimates (Supplementary.) Presented to the Legislature, 6th March, 1902. *Printed.* Estimates (Further Supplementary.) Presented to the Legislature, 13th March, 1902. *Printed.*

No. 3.. Report of the Commissioner of Crown Lands, for the year 1901. Presented to the Legislature, 17th February, 1902. *Printed.*

No. 4.. Report of the Clerk of Forestry for the years 1900-1901. Presented to the Legislature, 6th February, 1902. *Printed.*

## CONTENTS PART II.

No. 5.. Report of the Bureau of Mines, for the year 1901. Presented to the Legislature, 4th March, 1902. *Printed.*

No. 6.. Report of the Commissioners for the Queen Victoria Niagara Falls Park, for the year 1901. Presented to the Legislature, 28th January, 1902. *Printed.*

No. 7.. Report of the Commissioner of Public Works for the year 1901 Presented to the Legislature, 11th February, 1902. *Printed.*

No. 8.. Report of the Inspectors of Factories, for the year 1901. Presented to the Legislature, 4th March, 1902. *Printed.*

No. 9.. Report upon the Registration of Births, Marriages and Deaths in the Province for the year 1901. Presented to the Legislature, 21st February, 1902. *Printed.*

## CONTENTS PART III.

No. 10.. Report of the Inspector of Insurance and Registrar of Friendly Societies for the year 1902. Presented to the Legislature, 5th March, 1902. *Printed.*

No. 11.. Financial Statements made by Building Societies, Loan Companies, Loaning Land Companies and Trust Companies for the year 1901. Presented to the Legislature, 5th March, 1902. *Printed.*

## CONTENTS PART IV

No. 12.. Report of the Minister of Education—Parts I and II—for the year 1901, with the Statistics for the year 1900. Presented to the Legislature, 13th January, 1902. *Printed.*

No. 13.. Report of the University of Toronto, Auditors Report on Capital and Income Accounts for the year ending 30th June, 1901. Presented to the Legislature, 9th January, 1902. *Printed.*

No. 14.. Report of the Ontario Agricultural College and Experimental Farm, for the year 1901. Presented to the Legislature, 18th February, 1902. *Printed.*

No. 15. Report of the Agricultural and Experimental Union of Ontario, for the year 1901. Presented to the Legislature, 4th March 1902. *Printed.*

No. 16.. Report of the Fruit Growers Association for the year 1901. Presented to the Legislature, 4th March 1902. *Printed.*

No 17.. Report of the Fruit Experiment Stations of Ontario, for the year 1901. Presented to the Legislature, 11th February, 1902. *Printed.*

No. 18.. Report of the Inspector of Fumigation Appliances in Ontario, for the year 1901. Presented to the Legislature, 14th February, 1902 *Printed.*

## CONTENTS PART V.

No. 19.. Report of the Entomological Society for the year 1901. Presented to the Legislature, 4th March, 1902. *Printed.*

No. 20.. Report of the Bee-Keepers Association for the year 1901. Presented to the Legislature, 5th March, 1902. *Printed.*

No. 21.. Report of the Poultry Association for the year 1901. Presented to the Legislature, 27th February, 1902. *Printed.*

No. 22 . Report of the Dairymen's Association for the year 1901. Presented to the Legislature, 4th March, 1902. *Printed.*

No. 23.. Report of the Live Stock Breeders' Association for the year 1901. Presented to the Legislature, 22nd February, 1902. *Printed.*

No. 24.. Report of the Registrar of Live Stock for the year 1901. Presented to the Legislature, 4th March, 1902. *Printed.*

## CONTENTS PART VI.

No. 25.. Report of the Farmers' Institutes of the Province for the year 1901. Presented to the Legislature, 13th January, 1902. *Printed.*

No. 26.. Report of the Canadian Association of Fairs and Exhibitions for the year 1901. Presented to the Legislature, 13th January, 1902. *Printed.*

No. 27.. Report of the Commissioner of Highways for the year 1901. Presented to the Legislature, 6th March, 1902. *Printed.*

No. 28.. Report of the Bureau of Industries for the year 1901. Presented to the Legislature, 4th March, 1902. *Printed.*

No. 29.. Report of the Bureau of Labour for the year 1901. Presented to the Legislature, 27th February, 1902. *Printed*

## CONTENTS PART VII

No. 30. Report of the Ontario Game Commission for the year 1901. Presented to the Legislature, 21st January, 1902. *Printed.*

No. 31.. Report of the Department of Fisheries for the year 1901, Presented to the Legislature, 28th February, 1902. *Printed.*

No. 32.. Report of the Director of Colonization for the year 1901. Presented to the Legislature, 4th March, 1902. *Printed.*

No. 33.. Report of the Inspector of Division Courts for the year 1901. Presented to the Legislature, 29th January, 1902. *Printed.*

No. 34.. Report of the Inspector of Legal Offices for the year 1901. Presented to the Legislature, 20th January, 1902. *Printed.*

No. 35.. Report of the Inspector of Registry Offices for the year 1901. Presented to the Legislature, 14th February, 1902. *Printed.*

## CONTENTS PART VIII.

No. 36.. Report of the Board of Health for the year 1901. Presented to the Legislature, 4th March, 1902. *Printed.*

No. 37.. Report of the Secretary and Registrar of the Province for the year 1901. Presented to the Legislature, 9th January, 1902. *Printed.*

No. 38.. Report upon the Lunatic and Idiot Asylums of the Province for the year ending 30th September, 1901. Presented to the Legislature, 14th February, 1902. *Printed.*

No. 39.. Report upon the Common Gaols, Prisons and Reformatories of the Province for the year ending 30th September, 1901. Presented to the Legislature, 14th February, 1902. *Printed.*

No. 40.. Report upon the Hospitals, Refuges, etc, of the Province for the year ending 30th September, 1901. Presented to the Legislature, 5th March, 1902. *Printed.*

## CONTENTS PART IX.

No. 41.. Report upon the Ontario Institution for the Education of the Blind, Brantford, for the year ending 30th September, 1901. Presented to the Legislature, 13th January, 1902. *Printed.*

No. 42.. Report upon the Ontario Institution for the Education of the Deaf and Dumb, Belleville, for the year ending 30th September, 1901. Presented to the Legislature, 13th January, 1902. *Printed.*

No. 43.. Report upon the work under the Children's Protection Act for the year 1901. Presented to the Legislature, 27th February, 1902. *Printed.*

No. 44.. Report of the Inspector of Liquor Li enses for the year 1901. Presented to the Legislature, 9th January, 1902. *Printed.*

No. 45.. Report of the Provincial Municipal Auditor for the year 1901. Presented to the Legislature, 9th January, 1902. *Printed.*

No. 46.. Return from the Records of the several elections to the Legislative Assembly in the Electoral Districts of South Perth, North Waterloo, London, East Kent and West Huron, since the General Election of March 1st, 1898, shewing:—(1) The number of Votes polled for each Candidate in the Electoral District in which there was a contest. (2) The majority wh reby each successful Candidate was returned. (3) The total number of Votes polled in each District. (4) The number of names on the Voters' Lists in each District. (5) The population of each District as shewn by the last Census. Presented to the Legislature, 9th January, 1902. *Printed.*

No. 47.. Report of the Legislative Librarian on the State of the Library. Presented to the Legislature, 8th January, 1902. *Not Printed.*

No. 48.. Report of the Assessment Commission 1902. Presented to the Legislature, 19th February, 1902. *Printed.*

No. 49.. Copy of Order in Council and Report of Committee *re* Compilation of the Imperial Statutes in force in the Province, under the provisions of Chapter 111, R.S.O., 1897, and now contained in Vol. III. R.S.O. Presented to the Legislature, 9th January, 1902. *Printed for Sessional Papers only.*

No. 50.. Account of the Official Guardian *ad litem* for the year 1901. Presented to the Legislature, 13th January, 1902. *Not Printed.*

No. 51.. Copy of Order in Council respecting the commutation of fees of A. M. McKinnon, Local Master and Registrar at Guelph. Presented to the Legislature, 15th January, 1902. *Not Printed.*

No. 52.. Copy of Order in Council respecting payment to His Honour B. L. Doyle, Junior Judge of the County of Huron, of the surplus Surrogate fees of the County. Presented to the Legislature, 15th January, 1902. *Not Printed.*

No. 53.. Return to an Order of the House, for a Return shewing:—(1) In what municipalities and unorganized districts has smallpox appeared in Ontario since January 1st, 1900. (2) What has been the source of the outbreak in each case. (3) What action was taken by the Government of the Province in the different outbreaks to prevent the spread of the disease. (4) To what extent was vaccination employed in the different outbreaks to limit the spread of the disease. (5) In how many plac s do Isolation Hospitals exist. (6) And whether (a) temporary or (b) permanent. (7) In how many centres in (a) organized districts, and (b) unorganized. Presented to the Legislature, 15th January, 1902. Mr. *Smith. Not Printed.*

No. 54.. Report of Inspector of San José Scale for the year 1901. Presented to the Legislature, 25th February, 1902. *Printed.*

No. 55.. Return to an Order of the House for a Return, shewing what amount, if any, has been received from private parties towards the support of their relatives or otherwise, in the respective Insane Asylums of the Province during the year 1901. Presented to the Legislature 24th January, 1902. Mr. *Hoyle. Not Printed.*

No. 56.. The Birds of Ontario in relation to Agriculture. Presented to the Legislature, 29th January, 1902. *Printed for distribution only.*

No. 57.. Return to an Order of the House for a Return, shewing the number of fruit trees infested by the San José Scale, condemned to be destroyed by the Inspector or Inspectors in the County of Lincoln, the number actually destroyed; the number condemned but not destroyed; the names and residence of the owners of those not destroyed and the reason why not destroyed. Presented to the Legislature, 30th January, 1902. Mr. *Jessop. Not Printed.*

No. 58.. Return to an Order of the House for a Return, shewing:—(1) The amount of bonuses or subsidies voted to Railways by this Legislature, each year during 1898, 1899, 1900 and 1901. (2) The names of each railway receiving the same and the amount voted to each during that time. (3) The amount paid to each railway during each of such years, and the condition or conditions upon which such payments were made. Presented to the Legislature, 6th February, 1902. Mr. *Joynt. Not Printed.*

No. 59.. Also—Return to an Order of the House for a Return, shewing the number of persons confined in the different Gaols of the Province on January 14th, 1902, as indigent persons unable to support themselves, and the length of time each person had been confined. Also, shewing the number of insane persons confined in the different Gaols of the Province on January 14th, 1902: the length of time so confined, and the reason therefor. Presented to the Legislature, 6th February, 1902. Mr. *Barr. Not Printed.*

No. 60.. Return to an Order of the House for a Return, shewing:—(1) Who are the appointees under the Fisheries Department over the Rideau waters. (2) The name and the amount of salary of each overseer and sub overseer between Kingston and Ottawa. (3) The local jurisdiction of each overseer and sub-overseer, separately, as to limit of waters. (4) The number of licenses which have been granted during 1900 and 1901. (5) The name of each licensee and the amount paid for license individually. (6) The other sources of revenue under the Fisheries Department from fishing and otherwise for Ontario, from the Rideau waters. (7) The total revenue and expenditure in connection with the said waters under the Department. Presented to the Legislature, 7th February, 1902. Mr. *Joynt. Not Printed.*

No. 61.. Return to an Order of the House for a Return, giving the name of each License Commissioner in each License District in the Province and the amount of expenses allowed in each District, up to the 30th

April, 1901. The name and salary of each License Inspector in the Province up to the 30th April, 1901, the county for which he was appointed and the amount allowed each Inspector for expenses. Presented to the Legislature, 10th February, 1902. Mr. *Barr*. *Not Printed.*

No. 62.. Report in the matter of the Scott Enquiry *re* timber. Presented to the Legislature, 13th February, 1902. *Not Printed.*

No. 63.. Report on Sugar Beet Experiments in Ontario. Presented to the Legislature, 4th March, 1902. *Printed.*

No 64.. Agreement between His Majesty, represented by the Commissioner of Crown Lands, of the one part, and the Nepigon Pulp, Paper and Manufacturing Company, Limited, of the other part. Presented to the Legislature, 4th March, 1902. *Printed.*

No. 65.. Return to an Address to His Honour the Lieutenant-Governor, praying that he will cause to be laid before this House, a Return of copies of all Orders-in-council, correspondence and telegrams between the Government, or any official thereof, and the McNab Lumbering Company, Peter Ryan, John Bell, John Drynan, and any other person or persons, interested in the company, relating to certain lumber stored at Ingoldsby Station, and the timber dues thereon. Presented to the Legislature, 18th February, 1902. Mr. *Fox*. *Not Printed.*

No. 66.. Return to an Order of the House for a Return, of copies of all correspondence since January 1, 1901, between the Attorney-General, or any officer of his Department, and any other person or persons, relating to the export of gas from the Province under any lease; also, copy of such lease; also, copy of any instructions to, and any report made by Mr. Stiff on the subject since said date: also, copy of any injunction served on the Sheriff of the County of Essex forbidding him to interfere with the pipes of any Gas Company. Presented to the Legislature, 18th February, 1902. Mr. *Whitney*. *Not Printed.*

No. 67.. Agreement between His Majesty, represented by the Commissioner of Crown Lands, of the one part, and the Sturgeon Falls Pulp Company, Limited, of the other part. Presented to the Legislature, 4th March, 1902. *Printed.*

No. 68.. Agreement between His Majesty, represented by the Commissioner of Crown Lands, of the one part, and the Blanche River Pulp and Paper Company, Limited, of the other part. Presented to the Legislature, 4th March, 1902. *Printed.*

No. 69.. Report of W. T. Jennings, Esquire, M.S.C.E., upon the cause of damage by high water and ice in the Grand River at Galt, Ontario. Presented to the Legislature, 25th February, 1902. *Not Printed.*

No. 70.. Return to an Order of the House for a Return, shewing the number of Visiting Committees appointed under the provisions of the Act respecting Neglected and Dependent Children. Presented to the Legislature, 27th February, 1902. Mr. *Smith*. *Not Printed.*

No. 71.. Agreement between His Majesty, represented by the Commissioner of Crown Lands, of the one part, and the Montreal River Pulp and Paper Company, of the other part. Presented to the Legislature, 5th March, 1902. *Printed.*

No. 72.. Statement of distribution of Revised and Sessional Statutes, up to 31st December, 1901. Presented to the Legislature, 4th March, 1902. *Not Printed.*

No. 73.. Return to an Order of the House, for a Return, shewing what number of Cold Storage Associations have been incorporated: where they are, and what amount was paid by the Province to each of the Associations formed under the Act of 1900, to provide for the incorporation of Co-operative Cold Storage Associations. Presented to the Legislature, 5th March, 1902. Mr. *McLaughlin. Not Printed.*

No. 74.. Return to an Order of the House for a Return, a copy of any Report, or other document, made to any Department of the Government by the engineer, or other officer or person, who surveyed the route of the proposed Temiskaming Railway. Presented to the Legislature, 7th March, 1902. Mr. *Beatty (Leeds.) Not Printed.*

No. 75.. Return to an Order of the House for a Return, of copies of all correspondence between any person or persons resident in the Townships of Sunnidale, Flos or Vespra, and the Government or any member or official thereof, relating to the drowning of lands therein caused by the overflow of the Mad and Nottawasaga Rivers, together with a copy of the Report of the Engineers upon the cause of such overflow or floods. Presented to the Legislature, 10th March, 1902. Mr. *Thompson. Not Printed.*

No. 76.. Copy of an Order-in-Council commuting the fees of His Honour A. B. Klein, Junior Judge of the County Court of Bruce Presented to the Legislature, 15th March, 1902. *Not Printed.*

# DETAILED REPORT

OF THE

# INSPECTOR OF INSURANCE

AND

# REGISTRAR OF FRIENDLY SOCIETIES

# 1901.

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PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO.

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*TORONTO:*
PRINTED AND PUBLISHED BY L. K. CAMERON.
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1901.

# CONTENTS.

DIVISION A.—Registered Dominion Licensees: being Insurance Corporations, Companies or Underwriters operating under the Insurance Act of Canada, and registered by the Province of Ontario, for the transaction of insurance in the Province :—

Abstracts of Applications for Registry ..... Pages A 1 *et seq.*

DIVISION B.—Provincial Licensees: being Insurance Companies licensed, inspected and registered by the Province of Ontario for the transaction of insurance therein :—

I. Detailed Statements of Joint Stock Life and Accident Insurance Companies ..... Pages B 3 *et seq.*

II. Detailed Statement of Joint Stock Fire Insurance Companies.. Pages B 21 *et seq*

III. Detailed Statements and Synoptical Tables of Cash Mutual Fire Insurance Companies..... Pages B 47 *et seq.*

IV. Detailed Statements and Synoptical Tables of Strictly Mutual Fire Insurance Companies ..... Pages B 89 *et seq.*

V. Comparative Summary of Assets and Premium Notes of Mutual Fire Companies of all classes ..... Pages B 237 *et seq.*

DIVISION C.—Friendly Societies: being Societies registered by the Province of Ontario for the transaction of insurance therein :—

I. Abstracts of Annual Statements for year ending 31st December, 1900 ..... Pages C 1 *et seq.*

II. Comparative Tables; showing Life Insurance, Sick and Funeral Benefits, Membership, Assets and Liabilities ..... Pages C 146 *et seq.*

III. Appendix :—Address (10th May, 1901) of the Registrar of Friendly Societies to the Canadian Fraternal Association.. Pages 151 *et seq.*

INDEXES :—

Index A :—Dominion Licensees, standing registered at the 21st October, 1901,—being Insurance Corporations, Companies or Underwriters operating under the Insurance Act of Canada and registered by the Province of Ontario for the transaction of insurance in the Province.

Index B :—Provincial Licensees, standing registered at the 21st October, 1901,—being Insurance Corporations licensed, inspected and registered by the Province of Ontario, for the transaction of insurance therein.

Index C :—Friendly Societies, standing registered at the 21st October, 1901,—being Societies registered by the Province of Ontario, for the transaction of insurance therein.



WARWICK BROS' & RUTTER,
Printers and Bookbinders, 68 and 70 Front St. West.
TORONTO.

PARLIAMENT BUILDINGS,

TORONTO, 21st October, 1901.

*To the Honourable* COLONEL GIBSON, K.C., M.P.P., etc.,

*Attorney General,*

*Toronto.*

SIR,—I have the honor to submit the accompanying reports respecting the various organizations organized to undertake contracts of insurance, indemnity or guarantee in the Province of Ontario. Of these organizations the Ontario Insurance Act (R S. O. 1897, c. 203) distinguishes three great Divisions:

A. Registered Dominion Licensees: being Insurance Corporations, Companies or Underwriters operating under the Insurance Act of Canada and registered by the Province of Ontario, for the transaction of insurance in the Province.

B. Provincial Licensees: being Insurance Companies licensed, inspected and registered by the Province of Ontario, for the transaction of insurance therein.

C. Registered Friendly Societies: being Societies registered by the Province of Ontario, for the transaction of insurance therein.

Of these divisions, the Companies comprised in Division B (Provincial Licensees) are alone inspected by the Province, and are here reported on in the usual form and with the usual financial details pursuant to the provisions of The Ontario Insurance Act.

The report upon Division A (Dominion Licensees) made on the 26th January, 1893, described fully their mode and place of incorporation; their statutory powers, duties, rights and obligations; their internal organization; the relation of the members *inter se*; the liabilities of the members to the creditors of the Company; the kind or kinds of insurance for which the Company is registered in Ontario; and the extent to which assets of the Company have been deposited in various countries as special security for the policy holders of those several countries. In the present report, except in cases of new licensees, it has not been considered necessary to set out all of these details. Where any change has occurred in the Company's power or status, of which the Department has received notice, the nature and extent of such changes are indicated.

All of the Companies in Division A, except Ocean Marine Companies, make financial statements annually to the Dominion of Canada; and those statements, as revised by the Dominion Superintendent, can be found in the Superintendent's Annual Report. The balance sheets, therefore, printed here, under Division A, are limited to those of Ocean Marine Companies.

The report upon Division C (Friendly Societies) made on the 26th of January, 1893 related to their mode and place of incorporation; the statutes and instruments under which the Societies were constituted, and those by which they are now governed; the kind of insurance or insurance benefits undertaken; that report also showed, *inter alia*

whether or not the certificate holders generally are secured by a surplus fund ; and, if a surplus fund is maintained, whether any of this surplus is held in Ontario, if any, how much, how invested, and by whom held and controlled.

The present report on Division C consists of abstracts of the Annual Statement for the year ending 31st December, 1900, made by the Friendly Societies to the Insurance Department for Ontario, under section 96 of the Ontario Insurance Act (R. S. O. 1897, c. 203).

In order to prevent unnecessary delay in publication, the three Divisions have been placed simultaneously in the printer's hands—the pages of the several divisions being distinguished by the Division letter prefixed. Division indexes have been inserted at the end of the volume. These indexes show the Companies and Societies standing registered at dates therein mentioned.

I have the honour to be,

Sir,

Your obedient servant,

J. HOWARD HUNTER,

Inspector of Insurance and

Registrar of Friendly Societies.

# DIVISION A.

REGISTERED DOMINION LICENSEES; BEING INSURANCE CORPORATIONS, COMPANIES OR UNDERWRITERS OPERATING UNDER THE INSURANCE ACT OF CANADA, AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

## DIVISION A.—REGISTERED DOMINION LICENSEES, BEING INSURANCE CORPORATIONS, COMPANIES OR UNDERWRITERS OPERATING UNDER THE INSURANCE ACT OF CANADA AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

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NOTE.—The report upon Division A (Dominion Licensees), made on the 26th January, 1893, described fully their mode and place of incorporation; their statutory powers, duties, rights and obligations; their internal organization; the relation of the members *inter se*; the liabilities of the members to creditors of the Company; the kind or kinds of insurance for which the Company is registered in Ontario; and the extent to which assets of the Company have been deposited in various countries as special security for the policy holders of those several countries. In the present report, except in the case of new licensees, it has not been considered necessary to set out all of these details. Where any change has occurred in the Company's power or status, of which the Department of Insurance has had notice, the nature and the extent of such change are indicated.

All the Companies in Division A, except Ocean-Marine Companies, make financial statements annually to the Dominion of Canada; and those statements as revised by the Dominion Superintendent can be found in the Superintendent's Annual Report. The balance sheets therefore printed here under Division A are limited to those of Ocean-Marine Companies.

The deposits of Companies in this Division have been revised up to July 10th, 1901.

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# DIVISION A.

## ALLIANCE ASSURANCE COMPANY.

Register No. 1662. Certificate of Registry No. 898.

### Directors and Officers.

*Directors* :—Right Hon. Lord Rothschild, London, Eng. ; Charles Edward Barnett, London ; Right Hon. Lord Battersea, London ; Frederick Cavendish Bintinck, London ; Hon. Kenelem P. Bouverie, London ; Thomas Henry Burroughs, London ; Francis William Buxton, London ; Major Genl. Sir Arthur Ellis, K.C.O.V., London ; James Fletcher, London ; Richard Hoare, London ; Francis Alfred Lucas, London ; Edward Harbord Lushington, London ; Hon. Henry Berkeley Portman, London ; Hon. Lionel Walter Rothschild, M.P., London ; Hugh Colin Smith, London ; Right Hon. Lord Stalbridge, London ; Lieut. Col. F. Anderson Stebbing, London ; Sir Charles Rivers Wilson, G.C.M.G., C.B., London.

*Officers* :—The Right Hon. Lord Rothschild, Chairman, London ; Robert Lewis, General Manager, London ; O. Morgan Owen, T. B. Ponsonby, Joint Assistant Secretaries, London.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of the Alliance Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following : 49 and 50 Vict. (1886), chap. 74 (Imp.), The Alliance Assurance Company's Act, 1886.

3. *The members are related* as shareholders in a joint stock company with a capital of five million pounds, divided into 250,000 shares, each of the nominal amount of £20, on each of which the sum of £2 4s. is deemed to have been paid. The contracts of the Company contain a clause limiting the liabilities of the shareholders to the amount remaining unpaid on his or her share or shares.

Note.—The clause above referred to is as follows : " Provided always that no member of the Company shall be liable for more than the unpaid portion of his share or shares in the capital of the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $213,809, held by the Receiver-General of Canada.

## CANADA LIFE ASSURANCE COMPANY.

Register No. 1614. Certificate of Registry No. 850.

### Directors and Officers.

*Directors* :—Hon. George A. Cox, Toronto ; F. W. Gates, Hamilton ; Adam Brown, Hamilton ; N. Merritt, Toronto ; Sir George W. Burton, Toronto ; J. W. Flavelle, Toronto ; B. E. Walker, Toronto ; H. B. Walker, Toronto ; Very Rev'd G. M. Innes, London, Ont. ; Z A. Lash, K.C., Toronto ; John Hoskin, K.C., Toronto ; E. W. Cox, Toronto ; Alexander Bruce, K.C., Hamilton ; William Gibson, Beamsville ; Charles Chaput, Montreal.

*Officers* :—Hon. George A. Cox, President and General Manager, Toronto ; F. W. Gates, Vice President, Hamilton ; R. Hills, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The Canada Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Province of Canada, 12 Vict. chap. 168, an Act to incorporate the Canada Life Assurance Company ; Dominion of Canada, 42 Vict., chap. 71, an Act to amend the Act incorporating The Canada Life Assurance Company, 56 Vict., chap. 76 ; R.S.C. 1886, chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $57,950, held by the Government of Canada.

*Recent legislation* respecting the Canada Life Assurance Company was noted in the report of 1893 ; see also Statutes of Canada, 1899, 62-3, chap. 99.

## ÆTNA LIFE INSURANCE CO.

Register No. 1694. Certificate of Registry No. 943.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, William H. Orr, Toronto. Suits by or against the Company may be brought in the name of the Ætna Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following : State of Connecticut, 1878, an Act to amend the charter of the Ætna Life Insurance Company of Hartford ; State of Connecticut, 1882, amending the charter of the Ætna Life Insurance

Company ; State of Connecticut, 1883, amending the charter of the Ætna Life Insurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount of their capital stock. The amount of the capital stock is $1,250,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Those marked A are applicable solely to policies existing 31st March, 1879 ; those marked B to policies issued subsequently : $531,833 Province of Quebec Debentures ; $149,893 Province of Manitoba Debentures ; $66,000 Province of New Brunswick Bonds ; $100,000 Prince Edward Island Bonds ; $60,000 Montreal Harbor Bonds ; $2,817,141 Municipal Debentures and $325,000 U. S. Registered Bonds. Total, $4,049,868. Accepted value $3,906,011, being $100,000 (A), and $3,806,011 (B).

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## THE STANDARD LIFE ASSURANCE COMPANY.

Register No. 1626. Certificate of Registry No. 862.

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### Directors and Officers.

*Directors*:—James A. Gillespie. Montreal ; E. B. Greenshields, Montreal ; H. V. Meredith, Montreal ; Angus M. Hooper, Montreal ; W. M. Ramsay, Montreal.

*Officers*:—Spencer C. Thomson, General Manager and Actuary, Edinburgh, Scotland ; George Oliver, Secretary, Edinburgh, Scotland ; D. N. McGoun, General Manager for Canada, Montreal ; J. Hutton Balfour, Secretary for Canada.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Charles Hunter, Toronto. Suits by or against the Company may be brought in the name of the manager for the time being, or in the name of any three of the Directors for the time being of the said Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following : United Kingdom of Great Britain and Ireland, 2 Will. IV., chap. 81, Standard Life Assurance Company's Act, 1832 ; 8 and 9 Vict., chap. 75, Standard Life Assurance Company's Act, 1845 ; 22 and 23 Vict., chap. 27, Standard Life Assurance Company's Act, 1859 ; 44 Vict., chap. 26, Standard Life Assurance Company's Act, 1881 ; 54 Vict., chap. 6, Standard Life Assurance Company's Act, 1891. Province of Quebec, 51 and 52 Vict., chap, 120, an Act to authorize the Standard Life Assurance Company to sue and be sued, and to acquire and hold real estate under the name of the Standard Life Assurance Company. Province of Ontario, 56 Vict., chap. 106 ; R.S.O. 1897, c. 203. Dominion of Canada, R.S.C., chap. 124.

3. *The members are related* as shareholders in an incorporated joint stock company with a capital of £500,000, divided into 10,000 shares of £50 each, of which £12 has been paid. The paid-up capital is thus £120,000, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being £38 per share.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $4,400.960.

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## COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

Register No. 1647. Certificate of Registry No. 883.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Geo. Ross Hargraft, Toronto. Suits by or against the Company may be brought in the name of the Commercial Union Assurance Company (Limited).

2. *The legislatiee enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following:—*Public General Acts of the United Kingdom*; 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 27 Vict., chap. 19, The Companies' Seal Act, 1864; 30 and 31 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict. chap, 104, The Joint Stock Companies' Arrangement Act, 1870; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 10, The Companies' Act, 1880; 46 and 47 Vict., chap. 25, The Companies' Act, 1883; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registers) Act, 1882; 49 Vict., chap. 33, The Companies' Act, 1886; 53 and 54 Vict., chap. 93, The Companies' (Memorandum of Association) Act, 1890; 53 and 54 Viot., chap. 63, The Companies' Winding Up Act, 1890; *Private Acts*: 45-50 V. c. 75 (Vesting of Securities and property in trustees, etc.); 53-4 V. c. 172 (Extension of objects).

3. *The members are related* as shareholders in an incorporated joint stock company, the share capital of which consists of 50,000 shares of £50 each, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Fire, Ocean, Inland Marine and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $107,067 Cape of Good Hope 4 per cent. Stock (Life A); $29,200 Canada 4 per cent. Stock; $15,573 Canada 3 per cent. Stock (Life B); $130,913 Canada Stock: $73,000 Queensland Bonds, $48,667 British Consolidated Stock, £6,000 Ceylon Government Stock, and £12,000 Swedish Government 3½ per cent. Bonds (Fire).

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## CONFEDERATION LIFE ASSOCIATION.

Register No. 1610. Certificate of Registry No. 846.

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### Directors and Officers.

*Directors* :—Sir Wm. P. Howland, Toronto ; W. H. Beatty, Toronto ; W. D. Matthews, Toronto ; J. K. Macdonald, Toronto ; Hon. J. Young, Galt ; S. Nordheimer, Toronto ; W. H. Gibbs. Toronto ; A. McLean Howard, Toronto ; W. S. Lee, Toronto ; A. L. Gooderham. Toronto ; F. Wyld, Toronto ; G. Mitchell, Halifax.

*Officers* :—Sir Wm. P. Howland, President, Toronto ; W. H. Beatty, Vice-President, Toronto ; W. D Matthews, Vice-President, Toronto ; John Kay Macdonald, Managing Director, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Confederation Life Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are as follows : Canada 34 Vict., 1871, chap. 54, an Act to incorporate the Confederation Life Association ; 37 Vict., 1874, chap. 58, an Act to amend the Act incorporating the Confederation Life Association ; 42 Vict., 1879, chap. 72, an Act to amend the Act of incorporation of the Confederation Life Association ; 53 Vict., 1890, chap. 45, an Act relating to the Confederation Life Association.

3. *Members, how related.*—Certain of the members are related as shareholders in an incorporated joint stock company. The amount of the authorized capital stock, of which the full amount has been subscribed, is $1,000,000 divided into 10,000 shares of $100 each. Ten per cent., $100,000 has been paid up. (The capital stock was originally $500,000 and increased to $1,000,000 under authority of charter.) The liability of those members who are shareholders is limited to the amount of the subscribed capital stock. The Association being incorporated on the stock and mutual plan combined, certain of the members are related as policy holders and are entitled along with the shareholders to vote and take part in the proceedings at all general and special meetings of the Association, and they participate (in the mutual branch of the Company's business) in the distribution of surplus or profits earned to the extent of not less than ninety per cent.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $80,275, held by the Dominion Government.

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## ROYAL INSURANCE COMPANY.

Register No. 1603. Certificate of Registry No. 849.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, John Kay, Toronto. Suits by or against the Company may be brought in the name of the Royal Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862; United Kingdom, 54 and 55 Vict., chap. 81. an Act to define and extend the objects of the Royal Insurance Company, to provide for the transfer to that Company of the business of The Queen Insurance Company and for other purposes.

3. *The members are related* as shareholders of an incorporated stock company, and the liability of the members is unlimited.

4, The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day, of March, 1902, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $689,533, held by Glynn, Mills & Co., London, and Receiver-General, Canada, for Canadian Government.

## WESTERN ASSURANCE COMPANY.

Register No. 1605. Certificate of Registry No. 841.

### Directors and Officers.

*Directors*:—Hon. Geo. A. Cox, Toronto; J. J. Kenny, Toronto; Hon. S. C. Wood, Toronto; Robert Beaty, Toronto; G. R. R. Cockburn, Toronto; H. N. Baird, Toronto; Geo. McMurrich, Toronto; W. R. Brock, Toronto; J. K. Osborne, Toronto.

*Officers*:—Hon. Geo. A. Cox, President, Toronto; J. J. Kenny, Vice-President and Managing Director, Toronto; C. C. Foster, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Western Assurance Company.

2. *The members of the Company are all related* to each other as shareholders in a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

3 The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Fire; also Ocean and Inland Marine Insurance.

4. *Deposited assets.*—Assets of the Company are deposited in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $55,217 held by the Receiver-General of Canada.

## THE NORTHERN ASSURANCE COMPANY.

Register No. 1678. Certificate of Registry No. 914.

1. Head Offices, London, England, and Aberdeen, Scotland. Chief Agent and Attorney for Ontario, Edwin P. Pearson, Toronto. Suits by or against the Company may be brought in the name of the Northern Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Acts of the Parliament of the United Kingdom of Great Britain and Ireland, 1865, chap. 123. The Northern Assurance Act, 1865; 1874, 37 Vict., chap. 9, The Northern Assurance Act, 1874; 1889, 52 and 53 Vict., chap. 35, Northern Assurance Act, 1889; 62-3 V. c. 16 (Extension of objects, investment of funds, etc.)

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is unlimited, but each contract of assurance contains a clause limiting the liability of shareholders in respect of same to the amount remaining unpaid upon the shares held by them.

NOTE.—The clause referred to is as follows: "Provided always, and it is hereby agreed that the capital stock and funds of the Company shall alone be liable to answer and make good all demands under or by virtue of this policy, and that no shareholder or member of the Company shall be liable to any such demands, nor be in any wise charged or chargeable by reason of this policy beyond the amount unpaid on his or her share or shares in the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $206,128, held by the Receiver-General of Canada.

## THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

Register No. 1622. Certificate of Registry No. 858.

### CANADIAN DIRECTORS AND OFFICERS.

*Directors*:—Edmond Julien Barbeau, Montreal; Wentworth J. Buchanan, Montreal; George F. C. Smith, Montreal; Andrew Frederick Gault, Montreal; Samuel Finley, Montreal; Edward S. Clouston, Montreal.

*Officers*:—Edmond Julien Barbeau, President, Montreal; Wentworth J. Buchanan, Vice-President, Montreal; George F. C. Smith, Managing-Director, Montreal.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Joseph B. Reed, Toronto. Suits may be brought by or against the Company in the name of the Chairman, Deputy Chairman or any of the directors of the said Company, or the Company itself.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of the United Kingdom of Great Britain and Ireland, 6 and 7, William IV., chap. 119, 14th July, 1836, an Act to enable the Liverpool Fire and Life Insurance Company to sue and be sued in the name of the Chairman, Deputy Chairman or any one of the Directors of the said Company, and for other purposes; 10 and 11 Vict., chap. 268, 22nd July, 1847, an Act to change the name of the Liverpool Fire and Life Insurance Company, and for other purposes; 27 and 28 Vict., chap. 116, 23rd June, 1864, an Act to confirm an agreement for the amalgamation of the Globe Insurance Company with the Liverpool and London Fire and Life Insurance Company, and to alter the name of the last mentioned Company, and for other purposes; 52 and 53 Vict., chap. 150, 12th August, 1890, an Act for extending and amending the Acts relating to the Liverpool and London and Globe Insurance Company, and for other purposes; 61-2 V. c. 68 (Extension and definition of objects of Company).

3. *The members are related* as stockholders in an incorporated joint stock company, and the liability of the members is unlimited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $445,724.

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## THE LANCASHIRE INSURANCE COMPANY.

Register No. 1608. Certificate of Registry No. 844.

1. Head Office, Manchester, England. Chief Agent and Attorney for Ontario, James G. Thompson, Toronto. Suits by or against the Company may be brought in the name of the Lancashire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain, Act of 1862, 26 and 27 Vict, chap. 89. The Companies' Act, 1862. Deed of settlement, with amendments brought up to 7th July, 1898.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Fire Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $228,833, held by Receiver General of the Dominion Government at Ottawa.

## PHŒNIX ASSURANCE COMPANY OF LONDON.

Register No. 1665. Certificate of Registry No. 901.

### Directors and Officers.

*Directors* :—The Right Hon. Lord Ashbury, F.R.S., D.C.L., LL D., London; Joseph William Barendale, London; Walter Bird, London; Bristow Bovill, London; Ralph Clutton, London; Joseph Alfred Godsden, London; Charles Emanuel Goodhart, London; Joseph Francis Lischer, London; Arthur Charles Lucas, London; Admiral Charles David Lucas, P.C., London; The Hon. Edwin Ponsonby, London; The Hon. E. B Portman, London; The Right Hon. the Earl of Radnor, London; Robert Kirkman Hodgson, London.

*Officers* :—Francis B. MacDonald, Secretary, London.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Thomas C. Paterson, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Secretary or any member of the Company.

2. *The members are related* as shareholders in an unincorporated joint stock company, in the capital of which they are interested in proportion to the number of shares they hold, and the liability of the members is not limited. The special conditions are as follows : That the proprietors of shares for the time being shall be interested in the capital and profits of the Company, and shall bear all losses attending the carrying on of the business of the Company in proportion and according to the number of shares they shall from time to time respectively hold in the Company. Legislation (private) : 58 9 V. c. 73, re-enactment of 53 Geo. 3. c. 212 (with amendment) capital, etc.

3. The Company is now authorized, by license, issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Fire Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows :—Deposit accepted at $400,522.

## LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

Register No. 1616. Certificate of Registry No. 852.

### Canadian Directors and Officers.

*Directors* :—The Right Hon. Lord Strathcona and Mount Royal, G.C.M.G., Montreal, Que. ; R. B. Angus, Montreal, Que. ; C. R. Hosmer, Montreal, Que. ; Edson L. Pease, Montreal, Que.; Henry Stikeman, Montreal, Que.; Charles M. Hays, Montreal, Que.

*Officers* :—Right Hon. Lord Strathcona and Mount Royal, G.C.M.G., Chairman, Montreal, Que. ; B. Hal Brown, General Manager, Montreal, Que. ; R. Burnham, Manager, Montreal, Que.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto. Suits by or against the Company may be brought in the name of The London and Lancashire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain, 7 and 8 Vict., chap. 210, an Act for Registration, Incorporation and Regulation of Joint Stock Companies; 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict. chap. 134; The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap, 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 49 Vict., chap. 23, The Companies' Act, 1886; 51 and 52 Vict, chap. 62. The Preferential Payment in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' Memorandum of Association Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding up Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890.

3 *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares respectively held by such member.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1901, and expiring on the 31st March, 1902, to transact Fire Insurance.

5. *Deposited assets* —Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows:—Deposit accepted at the value of $170,600, held by Receiver-General.

## THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Register No. 1615. Certificate of Registry No. 851.

*Officers*:—Richard A. McCurdy, President, New York; Robert A. Gramiss, Vice-President, New York; Walter R. Gillette, General Manager, New York; William J. Easton, Secretary, New York.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Thomas Merritt, Toronto. Suits by or against the Company may be brought in the name of The Mutual Life Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: State of New York, 1842, chap. 246, an Act to incorporate the Mutual Life Insurance Company of New York; State of New York, 1851, chap. 60, an Act to amend the Act entitled an Act to incorporate The Mutual Life Insurance Company of New York, passed April 12, 1842; State of New York, 1862, chap. 131, an Act in relation to the dividends of The Mutual Life Insurance Company of New York.

3 *The members are related* mutually. There is no share capital and no personal liability of the assured, who constitute the members.

4 The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring the 31st day of March, 1902, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as security for the policy holders therein as follows: Deposit accepted at the value of $2,288,567, held by the Receiver-General at Ottawa. Also $2,700,000 in hands of Canadian Trustees under the Insurance Act.

## THE QUEEN INSURANCE COMPANY OF AMERICA.

Register No. 1607. Certificate of Registry No. 843.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, George H. Muntz, Toronto. Suit by or against the Company may be brought in the name of The Queen Insurance Company of America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1853, chap. 466, an Act entitled an Act to provide for the incorporation of Insurance Companies and Acts supplementary thereto.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of shareholders is limited to the amount of capital stock held by them respectively, and said capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1901, and expiring on the 31st day of March, 1902, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $100,000 U. S. bonds, $60,000 City of Halifax 5 p. c. stock, $48,667 New Zealand 4 p. c. stock, $30,416 Province of Quebec bonds, and $29,200 Province of Manitoba 5 p. c. debentures; total $268,283. (Accepted at $263,458.)

## UNION ASSURANCE SOCIETY.

Register No. 1661. Certificate of Registry No. 897.

### Directors and Officers.

*Directors*:—Stephen Soames, Hall Grove, Bagshot, Eng.; Charles Mortimer, Wigmore, Capel, Surrey; Sir John Whittaker Ellis, Richmond; Joseph T. Firbank, Chislehurst; Walter Robertson Hoare, Smithfield; William Latham, London; Rt. Hon. Earl of Litchfield, London; J. Trueman Mills, London; James Thompson, London; Sir Frederick Wigan, London; John E. Woodroff, London.

*Officers*:—Stephen Soames, Chairman, Hall Grove, Bagshot; Charles Mortimer, Deputy Chairman, Wigmore, Capel, Surrey; William George Wilkins, Fire Manager, London; Charles Darrell, Secretary, London.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Edgar A. Badenach, Toronto. Suits by or against the Company may be brought in the name of the Chairman or Secretary for the time being.

2. *The legislative enactments* by which the duties, rights and obligations of the Company are now declared, defined or governed are as follows: 1815, 55 Geo. III., chap. 46, an Act to enable the Union Society for effecting insurance from Fire, and the Union Life Office for effecting insurance on lives and survivorships and for granting and purchasing annuities, to sue and be sued in the name of the Chairman or Secretary for the time being. 1892, 55 56 Vict. (Imp.), Union Assurance Society's Act 1892, which is to be read with the new rules and regulations confirmed by the shareholders on the 2nd December, 1892, and enrolled on the 23rd December, 1892, in the Central Office of the Supreme Court of

Judicature, London, England. A copy of these rules and regulations has been filed in the Department of Insurance for Ontario.

3. The present collective name of the Company is the Union Assurance Society.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The total capital of the Company is £450,000, of which £300,000 has been subscribed and £150,000 added from profits—such capital being divided into 45,000 shares each of the nominal amount of £10, on each of which 13s. 4d. has been paid, and £3 6s. 8d. added for profits. (*Rules and Regulations* December 24, 1892, p. 6.)

6. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1901, and expiring on the 31st day of March, 1902, to transact Fire Insurance.

7. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: £25,000 N. S. Wales stock; £5,000 Victoria Government stock, and $104,667 municipal securities. (Accepted at $245,433.)

## QUEBEC FIRE ASSURANCE COMPANY.

Register No. 1660. Certificate of Registry No. 896.

### Directors and Officers.

*Directors*:—William R. Dean, Quebec, Que.; Sir Alphonse P. Pelletier, K.C.M.G., Quebec; Hon. P. Carneau, Quebec; William Simons, Quebec; A. F. Hunt, Quebec; Robert Brodie, Quebec; Thomas H. Norris, Quebec.

*Officers*:—William R. Dean, President, Quebec; Sir Alphonse P. Pelletier, K.C.M.G., Vice-President, Quebec; H. B. Bignell, Secretary, Quebec; William Simons, Treasurer, Quebec.

1. Head Office, Quebec City, Province of Quebec Chief Agent and Attorney for Ontario, George J. Pike, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Province of Lower Canada, 16 Geo. IV., chap. 11 (An Act to incorporate the Quebec Fire Assurance Company); Dominion of Canada, 46 Vic. chap. 83, 1883, an Act to further reduce the capital stock of the Quebec Fire Assurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1901, and expiring on the 31st day of March, 1902, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $58,675, held by Insurance Branch, Finance Department, Ottawa.

## FEDERAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 1601. Certificate of Registry No. 837.

### Directors and Officers.

*Directors* :—James H. Beatty, South Parkdale; Lt.-Col. Wm. Kerns, Burlington; T. H. McPherson, Hamilton; David Dexter, Hamilton; M. H. Aikins, M.D., Burnhamthorpe; Hon. G. E. Foster, Ottawa; Hon. J. M. Gibson, Hamilton; Hugh Murray, Hamilton; Hon. E. McLeod, St. John, N. B.; John Potts, D.D., Toronto; John G. Scott, Ingersoll; A. E. Russ, M.A, Beamsville; John Wakefield, D.D., Paris; A. Woolverton, M.D., Hamilton.

*Officers* :—James H. Beatty, President, South Parkdale; Lt.-Col. Wm. Kerns, Vice-President, Burlington; T. H. McPherson, Vice-President, Hamilton; David Dexter, Managing-Director, Hamilton.

1. Head Office, Hamilton, Ontario. Suits by or against the Company may be brought in the name of The Federal Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 38 Vic., chap. 68, 1884, an Act to incorporate The Industrial and Commercial Life Assurance Company of Canada; Ontario, 39 Vic., chap. 1, s. 7, 1875, an Act to amend and repeal certain enactments of the last session of the Legislature; R.S.C. 1886, chap. 124. the Insurance Act; Statutes of Canada, 1898, an Act respecting the Federal Life Assurance Company of Ontario and to change its name.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st of March, 1901, and expiring on the 31st day of March, 1902, to transact Life Insurance.

5. *Deposited assets.*—Assets of the company are deposited and held in Canada as special security for policy holders therein as follows: Deposits accepted at the value of $54,898.

## THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY (LIMITED) OF LONDON, ENGLAND.

Register No. 1644. Certificate of Registry No. 880.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Henry D. P. Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Company, which (as mentioned below), became on the 25th May, 1893, incorporated as a Company limited by shares.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 13 and 14 Vic., 1850, chap. 25, an Act for the better enabling the Guardian Fire and Life Assurance Company to sue and be sued, and to alter certain provisions of their Deed

of Settlement, and to give other powers to the Company ; 29 and 30 Vic., 1866, chap. 225, an Act to enable the Guardian Fire and Life Assurance Company to reduce the amount of their paid up subscription capital Stock, and to alter certain provisions of their Deed of Settlement and to amend The Guardian Assurance Company's Act, 1850, and to give further powers to the Company and Directors thereof ; 33 and 34 Vic , 1870, chap. 61, The Life Assurance Companys' Act, and The Guardian Assurance Company's Act, 1893. More particularly referred to below.

3. *The members, prior to the 25th of May, 1893, were related* as shareholders in an unincorporated joint stock company, and the liability of the members was unlimited, except so far as their liability was limited by the 51st article of the Deeds of Settlement, which required that all policies and instruments of assurance to be granted by the Company should contain a proviso limiting the liability of the shareholders in the Company, to the amount of their respective shares in the capital stock and funds of the Company, and by the 109th article of the same deed which required that all deeds and contracts entered into by the Directors and other officers of the Company should contain a like proviso, and by the proviso to the effect aforesaid, which by the practice of the Company was actually inserted in all the policies of assurance issued by the Company. The Company was advised that by the laws of the United Kingdom the effect of the said articles and proviso when so inserted was to restrict the liability of the shareholders to the amount remaining unpaid upon the shares held by them, so far as regarded their liability to the persons assured by or claiming under such policy, instrument, deed or contract containing such proviso.

By the Guardian Assurance Company's Act, 1893, (Imp.) which received the Royal Assent April 29th, 1893, (56 7 V. c. 13) the Company was empowered to register under the Companies' Act, 1862 to 1890, as a limited liability Company, and this was done on the 25th of May, 1893 Section 9 of the Act of 1893 provides : "Nothing in this Act shall operate to prejudice or affect the rights of the existing policy holders of the Company." Copies of the Act of 1893, of the Memorandum of Association, 1893, and of the Certificate of Incorporation are filed in the Department of Insurance for Ontario.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st of March, 1901, and expiring on the 31st of March, 1902, to transact Fire Insurance.

5 *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $265,233. held by the Receiver-General of Canada.

## THE GUARANTEE COMPANY OF NORTH AMERICA.

Register No. 1617. Certificate of Registry No. 853.

### Directors and Officers.

*Directors* :—Edward Rawlings, Montreal ; Hartland S. MacDougall, Montreal ; E. S. Clouston, Montreal ; John Cassils, Montreal ; George Hague, Montreal ; William Wainwright, Montreal ; Robert Kerr, Montreal ; Hon. E. C. Smith, St. Albans, Vt. ; H. W. Cannon, New York, N. Y.

*Officers* :—Edward Rawlings, President and Managing-Director, Montreal ; Hartland S. MacDougall, Vice-President, Montreal ; Robert Kerr, Secretary-Treasurer, Montreal.

1. Head Office, Montreal, Province of Quebec. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of The Guarantee Company of North America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: Province of Canada, 14 and 15 Vict., chap. 36, 1851, An Act to incorporate The Canada Guarantee Company. Dominion of Canada, 36 Vic., chap. 22, 1873, An Act to Amend the Act incorporating The Canada Guarantee Company. Canada, 43 Vic., chap. 71, 1880, An Act further to amend the Act therein cited, incorporating The Canada Guarantee Company. Canada, 44 Vic., chap. 57, 1881, An Act further to amend the Act incorporating The Canada Guarantee Company, and to change the name of the said Company to The Guarantee Company of North America.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st March, 1901, and expiring the 31st day of March, 1902, to transact Guarantee Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $55,600, held by Receiver-General of Canada.

## NORTH AMERICAN LIFE ASSURANCE COMPANY.

Register No. 1681. Certificate of Registry No. 917.

### Directors and Officers.

*Directors*:—John L. Blaikie, Toronto; Hon. G. W. Allan, Toronto; Hon. Sir Wm. R. Meredith, K.C., Toronto; William McCabe, LL.B., F.I.A., Toronto; Hon. Senator Gowan, K.C., LL.D., C.M.G., Barrie; L. W. Smith, K.C., D.C.L., Toronto; Lt. Col. D. McCrae, Guelph; E. Gurney, Toronto; J. Kerr Osborne, Toronto.

*Officers*:—John L. Blaikie, President, Toronto; Hon. G. W. Allan, Hon. Sir Wm. R. Meredith, K.C., Vice-Presidents, Toronto; William McCabe, L.L.B., F.I.A., Managing-Director, Toronto; L. Goldman, A.I.A., Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The North American Life Assurance Company.

2. *Company, how constituted or incorporated.*—The Company was incorporated under Dominion Act, 42 Vict., chap. 73; see also 60-1 V. c. 79 (D), respecting guarantee fund and investments and to extend business.

3. *The members are related* as shareholders in a joint stock company, and the liability of the members is limited to the amount unpaid, viz., $240,000. Guarantee Fund, $300,000; paid in cash thereon, 20 per cent., $60,000. [See the following Acts of Canada: 42 Vict., chap. 73; 45 Vic., chap. 98.]

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders as follows: Deposit accepted at the value of $53,775, held by Dominion Government.

## THE ATLAS ASSURANCE COMPANY.

Register No. 1654. Certificate of Registry No. 890.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, R. O. Hamilton, Toronto. Suits by or against the Company may be brought in the name of the Chairman and Secretary for the time being.

2. *The legislative enactments* by which the powers. duties, rights and obligations of the Company are now declared, defined or governed are the following : 54 Geo. III., chap. 79 (Imp.), an Act to enable The Atlas Assurance Company to sue and be sued in the name of their Chairman or Secretary under certain regulations ; the Life Assurance Companies' Act, 1870, and Acts amending it.

3. *The members are related* as shareholders in an unincorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them under a special clause in the Deed of Settlement, and on the face of every policy contract. The Company has a capital of £1,200,000, consisting of 24,000 shares of £50 each ; on each of which shares the sum of £6 has been paid.

NOTE.—The special clause above referred to is as follows : Provided always that the funds or property of the Company for the time being shall alone be answerable to the demands thereupon under the policy, and that no member of the Company shall upon any account be subject or liable to any demands for any loss of property under the policy beyond his or her share or interest in the capital stock or funds of the Company, and which share is set opposite to his or her signature to the Deed of Settlement establishing the Company, or mentioned in some other deed referring thereto, and declaring him or her to be a member thereof, anything contained in the policy to the contrary notwithtanding.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st March, 1901, and expiring on the 31st day of March, 1902, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows : Deposit accepted at the value of $107,066.66 held by Messrs. Glynn & Co., bankers, as agent for the Receiver-General for the Dominion of Canada.

## THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Register No. 1650. Certificate of Regitry No. 886.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, George Broughall, Toronto. Suits by or against the Company may be brought in the name of The Equitable Life Assurance Society of the United States.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: An Act to provide for the incorporation of Life and Health Insurance Companies and in relation to agencies of such companies, passed June 24th, 1853.

3. *Members, how related.*—Under the charter of the Society it is a mutual company, and all the profits are distributed among the policy holders. Under the law of New York

State when this Society was incorporated, Life Insurance Companies were required to have a cash capital of $100,000. Dividends on said capital are limited to 7 per cent. per annum.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Life Insurance.

5. *Deposited asseets.*—Assets of the Company are deposited and held in Canada, as special security for the policy holders therein as follows: (A) are applicable solely to policies existing 31st March, 1878, (B) to policies issued subsequently; $100,000 U. S. Bonds (A), $375,000 U. S. Bonds, $99,766 67 Province of Quebec Bonds, $58,400 Province of Quebec Stock, $1,276,058 Municipal Debentures (B), accepted at $1,839,425, being $100,000 (A) and $1,739,425 (B). Also $3,300,000 in the hands of Canadian trustees under the Insurance Act.

## SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Register No. 1629. Certificate of Registry No. 865.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of the Scottish Union and National Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: 41 Vict., chap. 53, 1878, The Scottish Union and National Insurance Company's Act, 1878; 49 Vict., chap. 6, 1886, The Scottish Union and National Insurance Company's Act, 1886; 55 Vict., chap. 17, 1892, The Scottish Union and National Insurance Company's Act, 1892.

3. *The members are related* as shareholders in a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $140,419 held by the Dominion Government.

## NEW YORK LIFE INSURANCE COMPANY.

Register No. 1673. Certificate of Registry No. 909.

1. Head Office, City of New York. Chief Agent and Attorney for Ontario, Richard J. Kearns, Toronto. Suits by or against the Company may be brought in the name of The New York Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1892, chap. 690, an Act in relation to Insurance Corporations, constituting chapter 38 of the General Laws. New York, 1882, chap. 687, an Act to amend the General Corporation Law.

3. *The members are related* in the respect that the Company is a purely mutual Company, and that every person effecting insurance with the Company becomes a member of the Company and has the right to vote at the annual elections of Trustees of the Company. There are no shareholders, and the liability of the members is limited to the terms of their respective policies.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $1,292,200 held by Government; also $3,480,350 invested with Canadian Trustees under the Insurance Act.

## THE BRITISH AMERICA ASSURANCE COMPANY.

Register No. 1670. Certificate of Registry No. 906.

### Directors and Officers.

*Directors*:—Hon. Geo. A. Cox, Toronto; J. J. Kenny, Toronto; Augustus Myers Toronto; Thomas Long, Toronto; Hon. S. C. Wood, Toronto; John Hoskin, K.C., LL.D., Toronto; Robert Jaffray, Toronto; H. M. Pellatt, Toronto; E. W. Cox, Toronto; P. H. Sims, Toronto.

*Officers*:—Hon. George A. Cox, President, Toronto; J. J. Kenny, Vice President, Toronto; P. H. Sims, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the British America Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 17th May, 1873; 45 Vict., chap. 99, an Act to amend and consolidate as amended, the several Acts relating to the British America Assurance Company, 56 Vic. chap. 75 (D).

3 *The members are related* as shareholders in an incorporated stock company. The amount of capital stock is $500,000, which is fully paid up.

4 The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Fire and Inland Marine Insurance.

5. *Deposited assets*:—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $61,000 Municipal Debentures and $1,000 Canadian Pacific Railway Bonds. (Accepted at $58,900.)

## CALEDONIAN INSURANCE COMPANY.

Register No. 1623. Certificate of Registry No. 859.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, George Harold Muntz, Toronto. Suits by or against the Company may be brought in the name of The Caledonian Insurance Company.

2 *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain and Ireland, 1846, chap. 45, an Act for incorporating The Caledonian Insurance Company; 1880, chap. 68, an Act to amend, vary and extend the powers of The Caledonian Insurance Company; 1892, 55 6 V. c. 7, an Act for enlarging the powers of The Caledonian Insurance Company and for amending the Company's Acts of 1846 and 1880.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited, but the policies of the Company contain a clause by which the liability is limited to the amount remaining unpaid upon the shares.

NOTE —The clause above referred to is as follows: It is hereby expressly provided and declared that the capital stock and funds of the said Company for the time being shall alone be answerable for any demands arising under this policy, and that no shareholder or member of the said Company shall, under any circumstances, be subject or liable for more than the amount, not already called up, of his or her share or shares in the capital of the said Company at the time the claim shall rise.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1901, and expiring on the 31st day of March, 1902, to transact Fire Insurance.

5. *Deposited assets*:—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Canada Bonds, $4,866.67; Municipal Debentures, $177,405.53. (Accepted at $173,402.)

## THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK.

Register No. 1640. Certificate of Registry No. 876.

1. Head Office, New York City. Chief Agent and Attorney in Ontorio, Lewis A. Stewart, Toronto. Suits by or against the Company may be brought in the name of The United States Life Insurance Company in the City of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following. New York, chap. 308, 1849; an Act to provide for the Incorporation of Insurance Companies, passed April 10th, 1849; chap. 710, 1870, an Act to amend the Charter of the United States Life Insurance Company, passed May 6th, 1870; chap. 624, 1872, an Act to amend the Charter of The United States Life Insurance Company in the City of New York, passed May 10th, 1872; chap. 44, 1882, an Act to amend the Charter of The United States Life Insurance Company in the City of New York, passed March 31st, 1882.

3. *The members are related* as shareholders in an incorporated joint stock company. The directors are elected by the owners of the capital stock, but the policy holders are eligible as directors. The capital is entitled to 6 per cent interest only; all other profits belong to the policy holders. There is no liability to stockholders, as the capital stock ($440,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Life Insurance.

5. *Deposited assets* —Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $207,250, held by the Minister of Finance of the Dominion of Canada.

## UNION MUTUAL LIFE INSURANCE COMPANY.

**Register No. 1634.** **Certificate of Registry No. 870.**

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### Directors and Officers.

*Directors* :—Fred. E. Richards, Portland, Me. ; Arthur L. Bates, Portland, Me. ; Josiah H. Drummond, Portland, Me.; Percival Bonney, Portland, Me.; Marquis F. King, Portland, Me.; Edward A. Noyes, Portland, Me.; Frederick Robie, Portland, Me.; Frank E. Allen, Portland, Me.; Selden Connor, Augusta, Me.; David G. Hamilton, Chicago, Ill.; J. Frank Lang, Portland, Me.; Henry B. Cleaves, Portland, Me.

*Officers* :—Fred. E. Richards, President, Portland ; Arthur L. Bates, Vice-President, Portland ; J. Frank Lang, Secretary, Portland.

1. Head Office, Portland, in the State of Maine. Chief Agent and Attorney for Ontario, Edwin J. Atkinson, Toronto. Suits by or against the Company may be brought in the name of The Union Mutual Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following : State of Maine, 1848, chap. 124, an Act to incorporate The Union Mutual Life Insurance Company ; 1849, chap. 312, an Act in addition to an Act to incorporate The Union Mutual Life Insurance Company ; 1864, chap. 315, an Act additional to an Act to incorporate The Union Mutual Life Insurance Company, and to amend an Act in addition thereto, approved of June 27th, 1849 ; 1869, chap. 10, an Act to amend the Charter of The Union Mutual Life Insurance Company ; 1877, chap. 334, an Act to amend the Charter of The Union Mutual Life Insurance Company ; 1878, chap. 74, an Act to consolidate, revise and amend the various Acts which constitute the Charter of The Union Mutual Life Insurance Company ; 1889, chap. 526, an Act to amend the Charter of The Union Mutual Life Insurance Company ; 1883 (Revised Statutes), chap. 49, Insurance and Insurance Companies ; 1885, chap. 290, an Act to amend section 73 of chap. 39 of Revised Statutes, relating to licensing Insurance Agents ; 1885, chap. 329, an Act providing for the Taxation of Life Insurance Companies ; 1887, chap. 5, an Act to amend section 59, chap. 49, of the Revised Statutes relating to securities ; 1887, chap. 71, an Act to amend sections 91 and 92 of chap. 49 of the Revised Statutes relating to Life Insurance ; 1889, chap, 258, an Act to amend section 65 of chap. 49, of the Revised Statutes relating to examination of Insurance Companies ; 1889, chap. 281, an Act to prohibit discrimination in Life or Endowment Insurance Policies ; 1891, chap. 112, an Act to amend chap. 49 of the Revised Statutes relating to Insurance ; 1891, chap. 128, an Act to prohibit discrimination in Life or Endowment Insurance Policies.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Life Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Province of Ontario Annuity Bonds, present value, $345,597 ; Montreal Harbor Bonds, $30,000 ; and Province of New Brunswick Bonds, $60,000, $100,000 Province of Manitoba Bonds, and $289,900 Municipal Securities. Total accepted value, $809,502, being $100,000 (A) and $709,502 (B).

## THE TRAVELLERS INSURANCE COMPANY.

Register No. 1624. Certificate of Registry No. 860.

### Directors and Officers.

*Directors* :—James G. Batterson, Hartford, Conn.; James L. Howard, Hartford, Conn.; Hugh Harbison, Hartford, Conn.; Nathaniel Shipman, Hartford, Conn.; Henry P. Stearns, Hartford, Conn.; William B. Clark, Hartford, Conn.; Austin C. Dunham, Hartford, Conn.; Pliny Jewell, Hartford, Conn.; George Roberts, Hartford, Conn.; Charles C. Beach, Hartford, Conn.; Frederick R. Foster, Hartford, Conn.; Sylvester C. Dunham, Hartford, Conn.; Charles L. Spencer, Suffield, Conn.; John R. Hills, Hartford, Conn.; John E. Morris, Hartford, Conn.; James G. Batterson, Jr., New York.

*Officers* :—James G. Batterson, President, Hartford, Conn.; Sylvester C. Dunham, Vice-President, Hartford, Conn.; John E. Morris, Secretary, Hartford, Conn.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Ira B. Thayer, Toronto. Suits by or against the Company may be brought in the name of the Travellers' Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following : Resolutions incorporating the Travellers' Insurance Company, June 17th, 1863 ; resolutions amending the charter of the Travellers' Insurance Company, June 16th, 1864 ; same May 31st, 1865 ; same June 6th, 1866 ; same April 24th, 1883 ; same April 13th, 1887.

3. *The members are related* as shareholders in an incorporated joint stock company ; the capital stock has been fully paid in by the shareholders, and there is no liability upon the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Life and Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : $74,947 Province of Manitoba 5 p.c. Bonds, $580,000 Municipal Debentures, $35,000 Montreal Harbor Bonds, $38,000 Canadian Pacific Ry. Bonds, $56,453 Prov. of Quebec Bonds, and $73,000 Manitoba and S. E. Railway Bonds (Guaranteed). Total $857,400. Also $347,000 in the hands of Canadian Trustees under the Insurance Act. (Accepted at $1,168,363), being $103,-500 (Life A), $971,863 (Life B), and $93,000 (Accident).

## THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY OF NORTH AMERICA.

Register No. 1689 Certificate of Registry No. 938.

### Directors and Officers.

*Directors* :—Hon. Geo. W. Ross, Toronto ; Hon. S. H. Blake, Toronto ; Col. H. M. Pellatt, Toronto ; Henry Sutherland, Toronto ; P. H. Burton, Toronto ; Robert Kilgour, Toronto ; E. R. Wood, Toronto ; D. C. Hossack, Toronto ; George H. Wilkes, Brantford ; A. J. Wilkes, Brantford ; J. Lyons Biggar, Belleville ; J. A. Robertson, Stratford ; E. R. Machum, St. John, N.B.; William Strachan, Montreal.

*Officers* :—Hon. George W. Ross, President, Toronto ; Hon. S. H. Blake, Col. H. M. Pellatt, Vice-Presidents, Toronto ; Henry Sutherland, Managing - Director, Toronto ; James G. Begg, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The Temperance and General Life Assurance Company of North America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following : 47 Vict., chap. 97. April 19th, 1884 : R S.C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company. Amount of authorized capital, $1,000,000 ; amount of subscribed capital, $100,000 ; amount of paid up capital, $60,000 ; and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, viz., $40,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $50,000, held by the Treasury Department, Ottawa.

## THE SUN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 1633. Certificate of Registry No. 869.

### Directors and Officers.

*Directors* :— R. Macauley, Montreal ; A. W. Ogilvie, Montreal ; S. H. Ewing, Montreal ; James Tasker, Montreal ; J. P. Cleghorn, Montreal ; M. McKenzie, Montreal ; Alexander Macpherson, Montreal ; T. B. Macauley, Montreal ; J. R. Dougall, Montreal.

*Officers* :—R. Macauley, President, Montreal ; A. W. Ogilvie, Vice-President, Montreal ; R. Macauley, Managing Director, Montreal ; T. B. Macauley, F. I. A., Secretary and Actuary, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, William T. McIntyre, Toronto. Suits by or against the Company may be brought in the name of The Sun Life Assurance Company of Canada.

2 *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared defined or governed are the following : Canada, 1865, chap. 43, an Act to incorporate The Sun Insurance Company of Montreal ; 1870, chap, 58, an Act to amend the Act intituled an Act to incorporate the Sun Insurance Company of Montreal ; 1871, chap. 53, an Act to amend the Act incorporating the Sun Insurance Company of Montreal ; 1882, chap. 100.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount remaining unpaid upon the shares held by them. Capital subscribed, $500,000, of which there has been paid up $62,500.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $60,800, held by the Receiver-General, Ottawa.

## THE EDINBURGH LIFE ASSURANCE COMPANY.

Register No. 1621. Certificate of Registry No. 857.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, David Higgins, Toronto. Suits by or against the Company may be brought in the name of the Edinburgh Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the foliowing: 8 and 9 Vict., chap. 76; 21 Vict., chap. 3.

3. *The members are related* as shareholders in an incorporated joint stock company, having a share capital of £500,000, in 5,000 shares of £100 each, of which capital £100,000 or £20 per share has been paid up and £400,000 remains uncalled. By a recent resolution of the proprietors a sum of £25,000 was transferred to be paid up capital, increasing the same to £100,000 as above mentioned, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them in terms of the contract and co-partnership and Act of Parliament.

4. The Company is now collecting premiums and paying claims in Canada in virtue of clause 32 of The Insurance Act, R. S. C., chap. 124.

5. *Deposited assets.*—The Company has deposited with the Receiver-General of Canada the sum of $156,017 as special security for the policy holders in Canada.

## THE LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

Register No. 1651. Certificate of Registry No. 887.

### Directors and Officers for Canada.

*Directors*:—Right Hon. Lord Strathcona and Mount Royal, Montreal; R. B. Angus, Montreal; C. R. Hosmer, Montreal; Edson L. Pease, Montreal; Henry Stikeman, Montreal; Chas. M. Hays, Montreal.

*Officers*:—Right Hon. Lord Strathcona and Mount Royal, Montreal, Chairman; B. Hal. Brown, General Manager, Montreal.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Samuel Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of The London and Lancashire Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 25 and 26 Vict, chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict, chap. 62 and 63, Companies Act, 1862, and amending Acts (1867 to 1890), cited as the Companies' Acts, 1862 to 1890; 27 Vic. chap. 19, Companies' Seal Act, 1864; 33 and 34 Vict., chap. 61, Life Assurance Companies' Act, 1870, and amending Acts; 35 and 36 Vict., chap. 41.

3. *The members are related as shareholders* in an incorporated joint stock company. The capital is fully subscribed. One hundred thousand pounds in 10,000 shares of £10 each, on which £1 per share was originally paid up, and a further £1 per share has been paid up out of profits declared, making £20,000 or £2 per share paid up. The liability of the members is unlimited, but in all policies issued by the Company a clause is inserted which limits the liability of the shareholders, in respect to such policies, to the amount unpaid on the shares held by them.

NOTE.—The clause referred to is as follows: Provided further, and it is hereby stipulated and agreed, that the Directors signing this policy, and the other proprietors and holders of shares in the Company, shall not individually, in any manner be, or by any process be made, liable to make good any claim or demand whatsoever under or by virtue of this policy, farther than to pay and contribute to the capital of the Company the full amount of his or her shares in such capital, and that all such claims and demands shall alone be satisfied out of the capital, funds and property of the Company for the time being.

4, The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: C. P. R. Bonds, $52,500; and Municipal Securities, $74.400; also $1,825,000 vested in Canadian Trustees under Insurance Act. Accepted at of $1,945,555, being $100,000 (*a*) and $1,845,555 (*b*).

## LLOYDS PLATE GLASS INSURANCE COMPANY.

Register No. 1675. Certificate of Registry No. 911.

### DIRECTORS AND OFFICERS.

*Directors*:—William T. Woods, New York; George M. Olcott, New York; J. H. Seed, New York; S. Coffin, New York; W. D. Chase, Brooklyn; W. A. Nash, New York; F. A. Guild, New York; H. B. Hall, New York; W. J. Molyneaux, New York; R. Oakley, New York; T. U. Brown, New York; R. B. Woodward, New York; G. H. Prentiss, New York.

*Officers*:—William T. Woods, President, New York: George M. Olcott, Vice President, New York; C. E. W. Chambers, Secretary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Arthur L. Eastmure, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1853, amended 1879, chap. 485, an Act to provide for the incorporation of Life and Health Insurance Companies.

3. *The members are related* as shareholders in an incorporated joint stock company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policy holders therein as follows: Deposit accepted at the value of $57,298, held by the Minister of Finance.

## OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED).

Register No. 1637. Certificate of Registry No. 873.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, John W. Quinn, Toronto. Suits by or against the Company may be brought in the name of Ocean Accident and Guarantee Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 35-6 V. c. 164; 1890, chap. 229, Acts 53 and 54 Vict. Special Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $124,997.

## THE LONDON ASSURANCE CORPORATION.

Register No. 1609. Certificate of Registry No. 845.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, S. Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of The London Assurance Corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 54 and 55 Vic., c. 126, The London Assurance Act, 1891.

3 *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Fire, Life and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $167,000 Municipal Securities, (accepted at $158,650.)

## THE LONDON LIFE INSURANCE COMPANY.

Register No. 1672. Certificate of Registry No. 908.

### Directors and Officers.

*Directors*.—John McClary, London, Ont.; Albert O. Jeffery, K. C., London; William Bowman, London; George C. Gibbons, K. C., London; Thomas H. Smallman, London; A. S. Emery, London; Judge Bell, Chatham; George M. Harrison, Glencoe; William F. Bullen, London.

*Officers*:—John McClary, President, London; Albert O. Jeffery, K. C., Vice-President, London; John G. Richter, Manager and Secretary, London.

1. Head Office, London, Ontario. Suits by or against the Company may be brought in the name of The London Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vic., chap. 85; Canada, 47 Vic, chap. 89; Canada, 48 and 49 Vic., chap. 94; Canada, 54 and 55 Vic., chap. 117.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorizad by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring the 31st day of March, 1902, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $57,000, held by the Government of Canada.

## THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

Register No. 1692. Certificate of Registry No. 941.

### Directors and Officers.

*Directors*:—Hon. John Dryden, Toronto; James Gunn, Toronto; H. Waddington, London; D. Kemp, Toronto; John Blacklock, Toronto; Sheriff D. Brown, St. Thomas; George Gillies, Toronto; R. T. Shiell, Toronto, Rev. G. I. Taylor, Toronto.

*Officers*:—Hon. John Dryden, President, Toronto; James Gunn, Vice-President, Toronto; H. Waldington, Secretary and Managing Director, London.

1. Head Office, London, Ontario. Suits by or against the Company may be brought in the name of The London Mutual Fire Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Province of Upper Canada, 1859, chap 52, General Insurance Act; Parliament of Canada, 1863: 27 Vic. chap. 52, an Act to grant certain powers to the County of Middlesex Mutual Fire Insurance Company, and to change its name; Dominion of Canada, 1878, 41 Vic. chap. 40, An Act to grant certain powers to the Agricultural Mutual Assurance Association

of Canada, and to change its name; Dominion of Canada, R. S. C., chap. 124, the Insurance Act. See Statutes of Canada, 1899. Dom. of Canada, 1901, an Act respecting London Mutual Fire Insurance Company.

3. *The members are related* as members of a mutual fire insurance company insuring on the premium note as well as on the cash system, and the liability of the members is limited to the amount of their premium notes or cash premium, as the case may be.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $53,029, held by the Receiver General of Canada.

## PHENIX INSURANCE COMPANY OF BROOKLYN, N. Y.

Register No. 1667. Certificate of Registry No. 903.

1. Head Office, Brooklyn, N. Y. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of Phenix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1892, chap. 690, an Act in relation to Insurance Corporations, constituting chap. 38, of the general laws.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount of the shares held by them, the whole amount of the shares being, however, (pursuant to the laws of the State) fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Fire Insurance.

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $100,000.

## THE MANUFACTURER'S LIFE INSURANCE COMPANY.

Register No. 1655. Certificate of Registry No. 891.

### Directors and Officers.

*Directors*:—George Gooderham, Toronto; Robert Jaffray, Toronto; William Strachan, Montreal; J. F. Junkin, Toronto; R. L. Patterson, Toronto; E. J. Lennox, Toronto; Henry Lowndes, Toronto; E. R. Wood, Toronto; Robt. Crean, Toronto; James Mills, Guelph; Lloyd Harris, Brantford; A. E. Gooderham, Toronto; R. R. McLennan, Cornwall; J. J. Kenny, Toronto; Robert Archer, Montreal; O. J. McCuaig, Montreal; D. D. Mann, Toronto; Hon. J. Ald. Ouimet, Montreal; J. D. Rolland, Toronto; T. G. Blackstock, Toronto.

*Officers* :—George Gooderham, President, Toronto ; Robert Jaffray, Vice-President, Toronto ; William Strachan, Vice-President, Montreal ; J. F. Junkin, Managing-Director, Toronto ; Geo. A. Sterling, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Manufacturers' Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Canada, chap. 104, 1887, Vict. 50 and 51, an Act to incorporate The Manufacturers' Life Insurance Company : Canada, R.S.C. (1886), chap. 124, The Insurance Act.

3. *The members are related* as members of an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $114,950, held by the Government of Canada.

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## THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Register No. 1611. Certificate of Registry No. 847.

### Directors and Officers.

*Directors* :—George Gooderham, Toronto ; T. G. Blackstock, Toronto ; S. F. McKinnon, Toronto ; C. D. Warren, Toronto ; R. L. Patterson, Toronto ; Robert Orean, Toronto ; Robert Archer, Montreal ; Henry Lowndes, Toronto ; J. F. W. Ross, Toronto ; Chas. Riorden, Toronto ; A. E. Gooderham, Toronto.

*Officers* :—George Gooderham, President, Toronto ; T. G. Blackstock, S. F. McKinnon, Vice-Presidents, Toronto ; J. E. Roberts, General-Manager, Toronto ; E. Willans, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The Dominion of Canada Guarantee and Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Canada, chap. 104, 1887, Vict 50 and 51 ; Canada, R.S.C., chap. 124, The Insurance Act ; 1895, special Act, 1899, special Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Guarantee, Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $83,776 held by the Government of Canada.

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## THE MERCANTILE FIRE INSURANCE COMPANY.

Register No. 1604. Certificate of Registry No. 840.

### Directors and Officers.

*Directors* :—William Sims, Bushey, Eng.; Albert E. Blogg, Toronto ; Thomas H. Hall, Toronto.

*Officers* :—William Sims, Vice President, Bushey, Eng.; Alfred Wright, Secretary, Toronto.

1. Head Office, Waterloo, Ontario ; Suits by or against the Company may be brought in the name of the Mercantile Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Ontario, 37 Vict. chap. 87, an Act to incorporate the Mercantile Fire Insurance Company ; 55 Vict. chap. 101, an Act to amend the Act to incorporate The Mercantile Fire Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $106,530, held by the Receiver General at Ottawa.

## THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

Register No. 1646. Certificate of Registry No. 842.

### Directors and Officers.

*Directors* :—W. B. Dack, Toronto ; Daniel A. Rose, Toronto ; John Brasier, Toronto ; George McQuillan, Toronto ; John Orr, Toronto ; H. Lamont, Toronto ; M. T. Golder, Toronto ; W. R. Madill, Toronto ; J. W. Fraser, Toronto ; W. R. Roche, Toronto ; J. M. Woodland, Toronto.

*Officers* :—W. B. Dack, President, Toronto ; Daniel A. Rose, Vice-President, Toronto ; John A. Ross, Treasurer, Toronto ; Miles W. Green, General Manager and Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Society may be brought in the name of the Commercial Travellers' Mutual Benefit Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R. S. O. 1887, chap. 172; Ontario, 1888, chap. 26; Ontario 1890, chap. 39; Canada, R. S. C. chap. 124, an Act respecting Insurance.

3 *The members are related* as members of an assessment society, and the liability of the members is limited to assessments and annual fees. (By laws, article 15, provides as follows: "There shall be payable upon the decease of a member . . . which sum shall be realized as far as may be necessary from assessments made on each member until the same is paid in full, without deduction or abatement.")

4. The Society is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st of March, 1901, and expiring on the 31st day of March 1902, to transact Assessment Life Insurance.

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## THE DOMINION LIFE ASSURANCE COMPANY.

Register No. 1690 Certificate of Registry No. 839.

### Directors and Officers.

*Directors*:—James Innes, Guelph; C. Kumpf, Waterloo; Thomas Hilliard, Waterloo; W. Wells, Waterloo; S. Bricker, Waterloo; F. Colquhoun, Waterloo; D. Bean, Waterloo; S. Snyder, Waterloo; James McMullen, Mount Forest; W. Vandusen, Tara; Thomas Gowdy, Guelph; Hon. S. Merner, Berlin; George D. Forbes, Hespeler; P. H. Sims, Toronto; W. F. Parke, Woodstock; H. Cargill, Cargill; Thomas Trow, Stratford.

*Officers*:—James Innes, President, Guelph; C Kumpf, Vice-President, Waterloo; Thomas Hilliard, Managing-Director, Waterloo.

1. Head Office, Waterloo, Ontario Suits by or against the Company may be brought in the name of the Dominion Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1889, 52 Vict., chap. 95, an Act to incorporate the Dominion Life Assurance Company; R.S.C., chap. 124, The Insurance Act; R S.C., chap. 118, The Companies' Clauses Act.

3. *The members are related* as shareholders in an incorporated joint stock company, with a subscribed capital of $257,600, of which 25 per cent has been called in and fully paid up in cash, amounting to $64,400, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being 75 per cent. of the said subscribed capital stock.

4 The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring the 31st day of March, 1902, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held as security for the policy holders in Canada as follows: Deposit accepted at the value of $53,389 held by Receiver-General of Canada.

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## THE DOMINION PLATE GLASS INSURANCE COMPANY.

Register No. 1635. Certificate of Registry No. 871.

### Directors and Officers.

*Directors*:—A. Ramsay, Montreal; Hon. F. E. Gilman, Montreal; E. Dowsley, Montreal; A. F. Ramsay, Montreal; E. W. Gilman, Montreal.

*Officers*:—A. Ramsay, President, Montreal; Hon. F. E. Gilman, Vice-President, Montreal; E. Dowsley, Secretary-Treasurer, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Le Grand Reed, Toronto. Suits by or against the Company may be brought in the name of the Dominion Plate Glass Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1888, chap. 95, an Act to incorporate the Dominion Plate Glass Insurance Company.

3 *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $5,000 Province of Quebec bonds and $11,000 Municipal Securities. Total $16,000. (Accepted at $15,450.)

## DOMINION BURGLARY GUARANTEE COMPANY (LIMITED).

Register No. 1643. Certificate of Registry No. 879.

### Directors and Officers.

*Directors*:—Samuel Finley, Montreal, Que.; Hon. A. W. Ogilvie, Montreal, Que.; A. S. Ewing, Montreal, Que.: J. M. Fortier, Montreal, Que.; F. W. Evans, Montreal, Que.; B. Tooke, Montreal, Que.; Wm. Hanson, Montreal, Que.

*Officers*:—Samuel Finley, President, Montreal, Que.; Hon. A. W. Ogilvie, Vice-President, Montreal, Que.; Charles W. Hagar, General Manager, Montreal, Que.; W. J. Kirby, Secretary, Montreal, Que.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Henry D. P. Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Dominion Burglary Guarantee Company (Limited).

2. *Company, how constituted or incorporated.*—The Company was incorporated by an Act of Parliament of Canada, in the fifty-sixth year of Her Majesty's reign, and assented to on the first day of April, 1893.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, R. S. C., chap. 124, The Insurance Act, and the Act of Incorporation, 56 Vict., chap. 78, Canada.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Burglary Guarantee Insurance.

6 *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $26 600 held by the Treasury Department, Ottawa.

## THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

Register No. 1620. Certificate of Registry No. 856.

### Directors and Officers.

*Directors*:—John L. Blaikie, Toronto; E W. Rathbun, Deseronto; George McMurrich, Toronto; W. B. McMurrich, K C., Toronto; John Bell, K C., Belleville; His Honor Judge Wilkison, Napanee; C. S. Campbell, K C., Montreal.

*Officers*:—John L. Blaikie, President, Toronto; E. W. Rathbun, Vice-President Deseronto; George C. Robb, Chief Engineer, Toronto; H. N. Roberts, Secretary Toronto

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Parliament of Canada, 38 Vict. chap. 95, an Act to incorporate the Canadian Steam Users' Insurance Association; 45 Vict. chap 102, an Act to amend the Act incorporating the Canadian Steam Users' Association; 52 Vict., chap. 97, an Act to amend the Act incorporating The Boiler Inspection and Insurance Company of Canada; 55 Vict., an Act respecting The Boiler Inspection and Insurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $51,988, held by the Receiver-General of Canada.

## SUN INSURANCE OFFICE.

Register No. 1612. Certificate of Registry No. 848.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Henry M. Blackburn, Toronto. Suits by or against the Company may be brought in the name of the Chairman or Treasurer of the Directors for the time being, or of the Secretary of the Office.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of the United Kingdom of Great Britain and Ireland, 54-55 Vict., chap. 97, Sun Insurance Office Act, 1891.

3. *The members are related* as shareholders in an unincorporated joint stock company, and the liability of the members is limited by contract to the amount remaining unpaid upon the shares held by them. [See San Insurance Office Act, 1891, 54-55 Vict., chap. 97 (Imp.), sec. 21 ]

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policy holders therein as follows: Deposit accepted at the value of $214,272 held by the Superintendent of Insurance, Ottawa.

## PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

Register No. 1687. Certificate of Registry No 936.

### Directors and Officers.

*Directors*:—Edward W. Scott, New York; Timothy L. Woodruff, New York; Charles W. Drake, New York; George B Sloan, New York; Myron T. Herrick, New York; William E. Stevens, New York; Edward W. Scott, Jr., New York; Phineas C. Lounsbury, New York; Abram M. Hyatt, New York; Thomas J. Shyrock, New York; George Clinton Batcheller, New York; John W. Vrooman, New York; William T. Gilbert, New York; Henry J. Swift, New York.

*Officers*:—Edward W. Scott, President, New York; William E Stevens, Secretary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, W. S. Hodgins, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Charter filed under the law of New York; Dominion of Canada, R. S. C. 124, the Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them—all of the stock ($100,000) being, however, fully paid up pursuant to the law of New York State.

4. The Society is now authorized by license issued by the Dominion of Canada bearing date the 31st March, 1901, and expiring on the 31st day of March, 1902, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Society are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $131,394 held by Receiver General of Canada.

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## THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 1642. Certificate of Registry No. 878.

### Directors and Officers.

*Directors*:—Robert Melvin, Guelph, Ont.; Alfred Hoskin, K.C, Toronto, Ont; B. M. Britton, K.C, M.P., Kingston, Ont.; Rt. Hon. Sir Wilfrid Laurier, Ottawa, Ont.; Francis C. Bruce, M.P., Hamilton, Ont; J. Kerr Fisken, B.A., Toronto, Ont.; E. P. Clement, Berlin, Ont.; W. J. Kidd, B.A., Ottawa, Ont.; Hon. F. W. Borden, M.D., Ottawa, Ont.; Hon. J. T. Garrow, K.C., Goderich, Ont; Geo. A. Somerville, London, Ont.; William Snider, Waterloo, Ont.

*Officers*:—Robert Melvin, President, Guelph, Ont.; Alfred Hoskin, K.C., 1st Vice-President, Toronto, Ont.: B. M. Britton, K.C., M P, 2nd Vice-President, Kingston, George Wegenast, Manager, Waterloo, Ont.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of the Mutual Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 51 Vict., chap. 33, an Act to incorporate The Ontario Mutual Life Assurance Company; 52 Vict., chap. 96, an Act to amend the Act incorporating the Ontario Mutual Life Assurance Company. Special Act (D) 1900, 63-4 Vict. chap. 112, (D) changing the corporate name from The Ontario Mutual Life Assurance Company to The Mutual Life Assurance Company of Canada; also changing date of Annual Meeting.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Life Insurance.

4. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $103,075 held by Receiver-General, Ottawa.

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## THE INSURANCE COMPANY OF NORTH AMERICA.

Register No. 1628. Certificate of Registry No. 864.

1. Head Office, Philadelphia, U.S. Chief Agent and Attorney for Ontario, W. A. Medland, Toronto.

2. The Company was incorporated by Act of General Assembly, April 14th. 1794, of the Commonwealth of Pennsylvania, U.S.A., and the documents evidencing the same are filed or deposited in the office of the Secretary of State at Harrisburg, Penn.

3. *The members are related* as members of a joint stock company, capital $3,000,000, fully paid, and the liability of the members is limited to the amount of their full paid stock.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Fire and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value $105,450.

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## THE HOME LIFE ASSOCIATION OF CANADA.

Register No. 1600. Certificate of Registry No. 836.

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### Directors and Officers.

*Directors.*—Hon. Richard Harcourt, M.A, K.C., Toronto; John Firstbrook, Toronto; John S. King, Toronto; A. J. Pattison, Toronto; Rev. Wm. Briggs, D.D., Toronto; T. W. Boddy, Portage La Prairie, Man.; James W. Curry, K.C., Toronto; Fred Diver, Toronto; Prof. W. F. Dupuis, M.A., F.R.S.C., Kingston, Ont.; Thomas Elliott, Brantford, Ont.; H. C Graham, Brandon, Man.; John Hillock, Toronto; Hon. F. W. Longley, Halifax, N. S.; Thomas H. Parker, Woodstock, Ont.; Thomas McCaffry, Winnipeg, Man.

*Officers.*—Hon. Richard Harcourt, M.A., K.C., President, Toronto; John Firstbrook, 1st Vice-President, Toronto; John S. King, 2nd Vice-President, Toronto; A. J. Pattison, Managing Director, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Home Life Association of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 53 Vict., chap. 46, 1890 (Special Act). R S C, chap. 124, the Insurance Act; R.S C, chap. 118, the Companies' Clauses Act: Special Act (D), 1899.

3. *The members are related* as shareholders of an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $57,913.

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## THE IMPERIAL INSURANCE COMPANY (LIMITED.)

Register No. 1632. Certificate of Registry No. 868.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Alfred W. Smith, Toronto. Suits by or against the Company may be brought in the name of The Imperial Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 1892, chap. 112, Acts 54 and 55 Vict.

3. *The members are related* as shareholders in an incorporated joint stock company, registered under and subject to the Companies' Acts, 1862 to 1890 (which limit the liability of the members), and with memorandum of and articles of Association, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therin as follows: $129,453 Canada Stock and $109,500 Province of British Columbia, 3 per cent. Stock. Accepted at $230,254.

## NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Register No. 1688. Certificate of Registry No. 937.

### Directors and Officers.

*Directors.*—Quintin Hogg, Edinburgh: Thomas Davidson, Montreal; A. Macnider, Montreal; Henri Barbeau, Montreal; Hon. Geo. A. Drummond, Montreal.

*Officers*:—Quintin Hogg, Chairman, Edinburgh; Phillip R. D. Maclagan, Manager, Edinburgh; Thomas Davidson, Managing-Director for Canada. Montreal.

1. Head Office, London, England, and Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Robert Nelson Gooch, Toronto. Suits by or against the Company may be brought in the name of the North British and Mercantile Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1860, 23-24 Vict., chap. 115 (Imp.), The North British Insurance Company's Act, 1860; 1862, 25-26 Vict., chap. 102, North British and Mercantile Insurance Company's Act, 1862; 1870, 33 Vict., chap. 21, The North British and Mercantile Insurance Company's Act, 1870; 1882, 45 Vict., chap. 52, The North British and Mercantile Insurance Company's Act, 1882; 1889, 52-53 Vict, chap. 142, The North British and Mercantile Insurance Company's (Scottish Provincial Transfer) Act, 1889; 1892, 55 Vict., c. 15, (Royal Assent 20th May, 1892), The North British and Mercantile Insurance Company's Act, 1892.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $124,000 Montreal Harbor Bonds; $503,000 Municipal Debentures; $25,000 Province of New Brunswick Bonds; $31,146 67 Province of Manitoba Bonds; $50,613.33 Victoria Government Bonds; $97,333 33 Queensland Bonds. Total $831,093.33. Accepted at $793,443.

## MANCHESTER ASSURANCE COMPANY.

Register No. 1684. Certificate of Registry No. 921.

### Directors and Officers.

*Directors*:—T. B. Foster, Manchester; C. W. Farbridge, Manchester; J. L. Birkett, Liverpool; T. Tootal Broodhurst, Manchester; Hon. John E. Cross, Cheshire; G. R. Davis, Manchester; J. Eckersley, Manchester; D. E. Glynn, Liverpool; J. A. Hutton, Manchester; Alfred Neild, Cheshire.

*Officers*:—T. B. Foster, Chairman, Manchester; C. W. Farbridge, Vice-Chairman, Manchester; H. S. Mallett, General Manager, Manchester.

1. Head Office, Manchester, England. Chief Agent and Attorney for Ontario, James Boomer, Toronto. Suits by or against the Company may be brought in the name of The Manchester Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The several (Imp) Public General Acts affecting insurance companies, and the business of insurance; Canada, R. S. C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policy holders therein as follows: $102,200 Canada 3½ per cent. Stock, and $60,000 Canada 4 per cent. Stock.

## ÆTNA INSURANCE COMPANY.

Register No. 1668. Certificate of Registry No. 904.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario. Thomas R. Wood, Toronto. Suits by or against the Company may be brought in the name of The Ætna Insurance Company.

2. *The Legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of the State of Connecticut, 1820, 1839, 1857, 1864, 1877, 1881, 1886.

3. *The members are related* to each other as shareholders of an incorporated joint stock company, and the liability of the members is *nil* as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Fire and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $56,792.70 Municipal Securities, $4,000 Montreal Harbor Bonds, and $78,000 Canadian Pacific Railway Bonds. Total deposit accepted at $131,853.

## THE NORWICH UNION FIRE INSURANCE SOCIETY.

Register No. 1638. Certificate of Registry No. 974.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto. Suits by or against the Society may be laid in the name of the Public Officers of the Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Parliament of Great Britain and Ireland, 1879, 42-3 V. c. 20, The Norwich Union Fire Insurance Society's Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Fire Insurance.

5. *Deposited Assets.*—Assets of the Society are deposited and held in Canada as special security for the policy holders therein as follows; $124,333 Canada Stock, $77,867 Br. Conl. stock, and $25,000 Loan Company's Debentures; accepted at $225,950.

## AMERICAN SURETY COMPANY OF NEW YORK.

Registry No. 1653. Certificate of Registry No. 889.

### Trustees and Officers.

*Trustees:*—William A. Wheelock, James A. Hayden, Walter S. Johnston, Marcellus Hartley, Daniel S. Lamont, Clarence S. Wadsworth, E. F. Browning, John J. McCook, Frank R. Lawrence, George S. Edgell, Grand B. Schley, James Stillman, W. S. Gurnee, Elihu Root, George J. Gould, W. A. Nash, John E. Searles, Thomas F. Ryan, H. H. Vreeland, New York City; John J. Mitchell, James H. Eckels, Robert T. Lincoln, Jesse Spalding, Chicago, Ill; George B. Sloane, Oswego, N. Y.; Austin Lathrop, Corning, N Y.; Cornelius N. Bliss, George F. Vietor, James A. Hyde, John Sloane, R.A.C. Smith, Henry H. Cook, C.H. Ludington, Edwin J. Berwind, V.P. Snyder, Andrew Mills, George W. Rogers, Thomas S. Kirkwood, Morton F. Plant, Henry D. Lyman, William Nelson Crowmwell, Chauncey M. Depew, Warner VanNorden, Jesse Johnson, W. H. Baldwin Jr., New York City; George W Blabon John C. Bullitt, W. L. Elkins

Philadelphia, Pa ; R. C. Kerens, St. Louis, Mo.; Elijah K. Hubbard, Middletown, Ct.; Robert Pitcairn, Pittsburgh, Pa..

*Officers*:—President, Henry D. Lyman, New York City; Vice-Presidents, Walter S. Johnston, R. A. C. Smith, David B. Sickels, New York City; Secretary, George M. Sweney, New York City.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Alexander Dixon, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1892, chap, 690.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them. The capital of the Company is $1,000,000, and is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $50,000 United States Bonds.

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## THE NATIONAL ASSURANCE COMPANY OF IRELAND.

Register No. 1631. Certificate of Registry No. 867.

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Head Office. Dublin, Ireland. Chief Agent and Attorney for Ontario, J. H. Ewart, Toronto. Suits by or against the Company may be brought in the name of The National Assurance Company of Ireland.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following, in addition to the Charter: Parliament of the United Kingdom, 1876, 39-40 Vict., chap. 86, an Act for transferring to the National Assurance Company of Ireland, the business of The Liberal Annuity Company of Dublin; for amending the charter for the first named Company and for other purposes; 1887, 50-1 Vict., c. 48, an Act to amend The National Assurance Company of Ireland Act, 1876, and to make further provisions with respect to the charter and capital of the Company; and as to agreements made by the Company and for other purposes.

3. *The members are related* as shareholders in an incorporated company, whose capital is £1,000,000, divided into 40,000 shares of £25 each, on each of which £2 10s. has been paid, with power under aforesaid charter to increase the capital to £2,000,000, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $100,161 Canada stock.

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## THE HARTFORD FIRE INSURANCE COMPANY.

Register No. 1645. Certificate of Registry No. 881.

1. Head Office of the Company, Hartford, Conn. Chief Agent and Attorney for Ontario, Peter A. McCallum, Toronto. Suits by or against the Company may be brought in the name of The Hartford Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Charter of 1810 and subsequent amendments.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the par value of stock held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1901, and expiring 31st March, 1902, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: In Canada, deposit accepted at the value of $141,036, held by the Minister of Finance.

## THE PHŒNIX INSURANCE COMPANY OF HARTFORD.

Register No. 1674. Certificate of Registry No. 910.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Richard H. Butt, Toronto. Suits by or against the Company may be brought in the name of The Phœnix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Charter, May 26th, 1857 : amendments to Charter, January 15th, 1874 ; March 31st, 1881 ; February 25th, 1885.

3 *The members are related* as shareholders in an incorporated joint stock company, with a capital of $2,000,000, consisting of 20,000 shares of $100 each, fully paid up in cash, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policy holders therein as follows : Deposit accepted at the value of $176,000 held by Receiver General.

## THE CONNECTICUT FIRE INSURANCE COMPANY.

Register No. 1677. Certificate of Registry No. 913.

DIRECTORS AND OFFICERS:

*Directors*:—J. D. Browne, Hartford, Conn.; John R. Redfield, Hartford, Conn.; F. G. Whitmore, Hartford, Conn.; D. R. Howe, Hartford, Conn; H. P. Stearns, Hartford, Conn.; John M. Holcombe, Hartford, Conn.; W. O. Burr, Hartford, Conn.; Lucius F. Robinson, Hartford, Conn.

*Officers*:—J. D. Browne, President, Hartford, Conn.; Charles R. Burt, Secretary, Hartford, Conn.; L. W. Clarke, Assistant-Secretary, Hartford, Conn.

1. Head Office, Hartford, Conn Chief Agent and Attorney for Ontario, J H. Dewar, Toronto. Suits by or against the Company may be brought in the name of The Connecticut Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly, State of Connecticut, May Session, 1850, Incorporation; State of Connecticut, May Session, 1875, power to increase capital to $1,000,000; State of Connecticut, January, 1884, time of annual meeting changed.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability is limited to the amount of stock owned.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $100,000, held by the Dominion of Canada.

## MUTUAL RESERVE FUND LIFE ASSOCIATION.

Register No. 1599. Certificate of Registry No. 835.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, J. A. Macdonald Robb, Toronto. Suits by or against the Company may be brought in the name of The Mutual Reserve Fund Life Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1875, chap. 267, an Act for the incorporation of Societies and Clubs for certain lawful purposes; 1883, chap. 175, an Act to provide for the incorporation and regulation of Co-operative or Assessment Life and Casuality Insurance Associations and Societies.

3. *The members are related* as follows: Each policy holder becomes a member of the Association, and becomes entitled to a vote at the annual meeting of the Association, and there is no liability incurred by becoming a member of the Association.

4. The Company is now authorized by license, issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Life Insurance on the Assessment Plan.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $253,045 held by Receiver General.

## THE CANADA ACCIDENT ASSURANCE COMPANY.

Register No 1627. Certificate of Registry No. 863.

### Directors and Officers.

*Directors* :—R Wilson Smith, Montreal ; Hon. A Desjardines, Montreal ; Hon. S. C. Wood, Toronto ; J J. Kenny, Toronto ; S. H. Ewing, Montreal ; J. P. Cleghorn, Montreal ; T. H Hudson, Montreal.

*Officers* :—R. Wilson-Smith, President, Montreal ; Hon. A. Desjardins, Vice-President, Montreal; T. H. Hudson, General Manager, Montreal

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, A F. Jones, Toronto. Suits by or against the Company may be brought in the name of The Canada Accident Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Dominion of Canada 1887, 50-51 Vic. chap. 106. an Act to incorporate the Canada Accident Assurance Company. See Statutes of Canada 1899.

3 *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Accident, Sickness and Plate Glass Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $36,676 held by the Dominion Government.

## LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Register No. 1680. Certificate of Registry, No. 916.

### Directors and Officers :

*Directors* :—J. P. Bickersteth, London, Eng ; D. A. Chaytor, London, Eng.; Major W. Fletcher Gordon, London, Eng.; A. R. Kirby, London, Eng ; John Morris, London, Eng ; Hugh Morrison, London, Eng.; Alexander Ward, London, Eng.

*Officers* :—E. G. Langhton Anderson, Secretary, London, Eng.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, David W. Alexander, Toronto. Suits by or against the Company may be brought in the name of The London Guarantee and Accident Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1867, chap. 31, The Companies Act; 1870, chap. 102, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26, 1879, chap. 79, 1880, chap. 19, 1883, chap. 23, 1883, chap. 30, 1886, chap. 23, 1890, chap. 62, 1890, chap. 63, Companies' Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Guarantee, Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $80,582, held by Glynn & Co., in the name of the Receiver-General of Canada.

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## THE BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.

Register No. 1682. Certificate of Registry No. 918.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Alfred W. Smith, Toronto. Suits by or against the Company may be brought in the name of The British Empire Mutual Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 15 Vict., chap. 53. The British Empire Mutual Life Assurance Act, 1852; 25 and 26 Vict., chap. 89, The Companies' Act, 1862.

3. *Members, how related*—All persons who have effected policies (for the time being in force) are entitled to participate in profits, and the liability of the members is limited to the funds and property of the Company by virtue of a proviso in the policies.

NOTE—The proviso above referred to reads as follows: Provided that the funds and property of the Company, according to the said Deeds of Settlement, shall alone be liable for the payment of the moneys payable by or under this policy; and that no director or member of this Company shall be responsible for the payment of or contribution towards the moneys payable by or under this policy, or personally liable to any demand in respect thereof. And that this policy shall not be deemed or taken to be the contract or engagement or assurance of us by whom this policy is signed, or of any director or member of the said Company, and that no suit or proceeding whatever shall be brought, taken or issued against us or any director or member of the said Company, or against our lands or goods, or the lands or goods of any director or member of the said Company, for any breach, non-performance or non-observance of this policy.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $189,775, held by the Government of Canada, also $1,287,000 invested in the hands of Canadian Trustees under the Insurance Act.

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## METROPOLITAN LIFE INSURANCE COMPANY.

Register No. 1625. Certificate of Registry No. 861.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Frank S. Mearns, Toronto. Suits by or against the Company may be laid in the name of the Metropolitan Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, limited or governed are the following. New York State, 1883, chap. 437, an Act to amend the charter of the Metropolitan Life Insurance Company of the City of New York.

3 *The members are related* as shareholders in an incorporated joint stock company; their stock is fully paid and they have no liabilities as shareholders in the Company. The Company in its ordinary department is by its charter a mixed company; whereby after the payment of a dividend of seven per cent. per year, and after providing for all the outstanding liabilities of the Company, the remaining profits or surplus are placed to the credit of the policy holders.

4 The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Life Insurance.

5. *Deposited assets.*— Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $632,606, held by Receiver-General.

## THE STAR LIFE ASSURANCE SOCIETY.

Register No. 1648. Certficate of Registry No. 884.

### Directors and Officers.

*Directors*:—John Vanner, J. P. London, Eng.; George Lidgett, J. P. London, Eng. Samuel Danks Waddy, K. C., London, Eng.; William Mewburn, J. P., D. L., London, Eng; Lieut-Col. A. M. Arthur, London, Eng; W. W. Baynes, J. P., D. L., London, Eng.; Sir George Hayter Chubb, London, Eng.; Rt. Hon. Sir Henry H. Fowler, G. C. S, I., M. P. London, Eng; T. Morgan Harvey, J. P., London, Eng.; Isaac Hoyle, J. P., London, Eng.; Alex. McArthur J. P., D. L. London, Eng; Edward Spicer, J. P., London, Eng; William Mewburn, Jr., London, Eng.

*Officers*:—John Vanner, J. P., Chairman, London, Eng.: George Lidgett, J. P., Deputy Chairman, London, Eng; Henry Gamble Hobson, Secretary and Actuary, London, Eng.

1 Head Office of the Society, London, Eng. Chief Agent and Attorney for Ontario, Alfred W Briggs, Toronto. Suits by or against the Company may be brought in the name of The Star Life Assurance Society.

2 *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Deed of settlement, 2nd October, 1843; The Star Life Assurance Society Act, 1868; The Star Life Assurance Society Act, 1884; 57-8 V. c. 124, Resolutions adopted 13th of August, 1884; Resolutions adopted 1st April, 1885; Articles.

3. *The members are related* as shareholders in the society to the extent of their shares therein as defined by the Deed of Settlement, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE —Each policy of the Society contains the following stipulation : Provided that the funds and property of the Society, for the time being remaining unapplied and undisposed of, shall alone be answerable for any claim or demand upon the Society, under or by virtue of this policy, and that only after satisfying all prior claims or demands thereon and that no policy holder of the Society, not being a shareholder therein, shall be subject or liable to any such claim or demand either in law or equity, and that neither the directors who have executed this policy nor any other director or shareholder of the Society, whether they shall be respectively policy holders or not, shall be subject or liable to any such claim or demand, or any payment or contribution in respect thereof, beyond so much of the share or shares (if any) held by them, him or her, in the capital of the Society, as shall not for the time being have been paid up, as shall not be required for the satisfaction of such prior claims and demands aforesaid ; and that upon the legal transfer by any shareholder, in accordance with the regulations of the Society, of any share, the person or persons to whom such transfer shall have been so made, and not the transferring shareholder, shall be accountable for the unpaid part of such share.

4. The society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Life Insurance.

5. *Deposited assets* :—Assets of the Society are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $146,000, held by Dominion Government at Ottawa.

## THE GREAT WEST LIFE ASSURANCE COMPANY.

Register No. 1630. Certificate of Registry No. 866.

### DIRECTORS AND OFFICERS.

*Directors* :—Alexander Macdonald, Winnipeg ; J. Herbert Mason, Toronto ; J. H. Brock, Winnipeg ; A. M Nanton, Winnipeg ; P. C. McIntyre, Winnipeg ; George R. Crowe, Winnipeg ; S. A. D. Bertrand, Winnipeg ; R T. Riley, Winnipeg ; E. Crow Baker, Victoria, B C ; Andrew Kelly, Brandon ; William Garland, Portage La Prairie ; D. H. McMillian, Winnipeg.

*Officers* :—Alexander Macdonald, President, Winnipeg ; J. Herbert Mason, Vice-President, Toronto ; J. H. Brock, Managing-Director, Winnipeg ; A. Jardine, Secretary, Winnipeg

1. Head Office of the Company, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Henry Brock, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : 54-55 Vict., c. 115 (D) an Act to incorporate The Great West Life Assurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Life Insurance.

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $53,200.

## CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

**Register No. 1657.** **Certificate of Registry No. 893.**

*Officers* :—C. C. Hodgins, Head Consul Commander, Lucan, Ont. ; Clarke Moses, Adviser Lieutenant, Caledonia, Ont. ; T. H. Luscombe, Head Banker, London, Ont, ; Dr. W. S. Harrison, Head Physician, Toronto, Ont. ; R H. Blackmore, Head Escort, St. Thomas, Ont. ; J. H. Saunders, Head Watchman, London, Ont. ; D. Cinnamon, Head Sentry, Lindsay, Ont, ; J. B. Hoover, Chairman of Board of Head Managers, Clinton, Ont ; L. H. Taylor, Head Manager, Brantford, Ont. ; Capt. T. Brown, Head Manager, Norwich, Ont. ; William Fuller, Past Head Consul, Commander, Kensington, Ont. ; W. C. Fitzgerald, Head Clerk, London, Ont.

1. Head Office, London, Ont. ; W. C. Fitzgerald, Secretary. Suits by or against the Company may be brought in the name of The Canadian Order of the Woodmen of the World

2. *Company, how constituted or incorported* —The Company was incorporated on the 1st of April, 1893, by special Act of the Dominion Parliament, in the 56th year of Her Majesty's reign, being Chapter 92.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Parliament of Canada, 1893, 56 Vict. chap. 92 ; R. S. C. 1886, chap. 124.

4. *The members are related* as members of an assessment company, and the liability of the members is unlimited.

5. The Company is now authorized by certificate of registration, issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Life Insurance on the Assessment plan to the extent authorized by the Act of Incorporation.

6 *Deposited assets.*—The Company has no deposit with the Government of Canada.

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## THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY. (LIMITED)

**Register No. 1666.** **Certificate of Registry No. 902.**

### Directors and Officers.

*Directors* .—Richard Hobson, Liverpool ; Hon. Lord Avebury, Liverpool ; Joseph Beausire, Liverpool ; W. Bingham, Liverpool ; P Blessing, Liverpool ; Harold Brocklebank Liverpool ; Thomas Chilton, Liverpool ; Arthur Earle, Liverpool ; E. Edmondson, Liverpool ; Henry F. Fox, Liverpool ; Sir Edward Lawrence, Liverpool ; Samuel Sanday, Liverpool : Hugh L. Smith, Liverpool.

*Officers* :—Richard Hobson, Chairman, Liverpool ; Hon. Lord Avebury, Vice-Chairman : Liverpool ; John Davies, General-Manager, Liverpool ; Arthur McNeil, Secretary, Liverpool.

1. Head Office. Liverpool, Eng. Chief Agent and Attorney for Ontario, Hugh Scott. Toronto. Suits by or against the Company may be brought in the name of The British and Foreign Marine Insurance Company (Limited)

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 25 and 26 Vict, chap. 89; 30 and 31 Vict, chap. 131; 40 and 41 Vict, chap. 26; 42 and 43 Vict, chap. 76; 43 Vict, chap 19; 46 and 47 Vict, chap. 30; 49 Vict, chap. 23; 53 and 54 Vict, chaps. 62, 63 and 64.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March 1902, to transact Ocean and Inland Marine and insuring registered mail matter in transit from any one point in Canada to any other point in Canada.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposited accepted at the value of $111,150, held by the Finance Department, Ottawa.

## EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED.)

Register No. 1686. Certificate of Registry No. 935.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Charles W. I. Woodland, Toronto. Suits by or against the Company may be brought in the name of the Employers' Liability Assurance Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1862, The Companies' Act; chap. 104. Joint Stock Companies' Arrangement Act, 1870; 1877, chap 26; 1879, chap 79; 1880, chap. 19; 1883, chap 23; 1883, chap. 30: 1886, chap. 23; 1890, chap. 62; 1890, chap. 63, Companies' Acts. Public Acts, still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Accident, Guarantee and Sickness Insurance.

5 *Deposited assets.*—Assets of the company are deposited and held in Canada as special security for the policy holders therein as follows: $52,317 Canada Bonds and $38,933 Province of Quebec Bonds.

## CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Register No. 1602. Certificate of Registry No. 838.

### Directors and Officers.

*Directors*:—John W. McRae, Ottawa; Henry N. Egan, Ottawa: W. J. Barr, Ottawa; W. Anderson, Ottawa; J. A. Lescarbeau, Quebec; Thomas Birkett, M,P., Ottawa; Thomas McKenna, St. John; David Kelly, Ottawa; Robert Orr, Ottawa; C. J. Smith, Ottawa; Alonzo Grant, Montreal; Charles Pope, Rat Portage; A. Kennedy,

Winnipeg; E. B Eddy, Hull; George Mills, Toronto; J. A. Hibbard, Ottawa Woods, Ottawa; Thomas Lawry, St. Thomas; Joseph Fahey, Winnipeg; A. A. Henderson, M.D., Ottawa.

*Officers*:—John W. McRae, President, Ottawa; Henry N. Egan, Vice-President, Ottawa; John Emo, General Manager, Ottawa; John P. Dickson, Secretary-Treasurer, Ottawa.

1. Head Office, Ottawa. Suits by or against the Company may be brought in the name of the Canadian Railway Accident Insurance Company.

2 *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 118, 1894, Vict. 57 and 58, An Act to incorporate the Canadian Railway Accident Insurance Company; Canada, R.S.C., chap. 124, The Insurance Act; see Statutes of Canada, 1899.

3 *The members are related* as members of an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $30,153, held by the Government of Canada.

## ONTARIO ACCIDENT INSURANCE COMPANY.

Register No. 1676. Certificate of Registry No. 912.

### Directors and Officers.

*Directors*:—Larratt W. Smith, K.C., D.C.L., Toronto; A. L. Eastmure, Toronto; W. H Pearson, Toronto; R. Shaw Wood, London; J. Herbert Mason, Toronto; R. E. C. Jarvis, Toronto; J. N. Shenstone, Toronto; J. H. Brock, Winnipeg; E. L. Bond, Montreal.

*Officers*.—Larratt W Smith, K.C., D.C.L., President, Toronto; A. L. Eastmure, Vice-President and General Manager. Toronto; F. J. Lightbourne, Secretary, Toronto.

1. Head Office, Toronto, Ont.; A. L. Eastmure, Manager. Suits by or against the Company may be brought in the name of the Ontario Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 58-59 Vict., chap. 83; R.S.C., chap. 124, The Insurance Act; 60-61 V. c. 80 (D), extending business to sickness insurance.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $31,373, held by the Receiver-General.

## NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 1618. Certificate of Registry, No. 854.

### Directors and Officers.

*Directors* :—Hon. David Mills, K.C., London; Thomas H. Purdom, K.C., London; John Long, Toronto; John Milne, London; Lord Strathcona and Mount Royal, Montreal, Can., and London, Eng.; Matthew Wilson, K.C., Chatham; John Ferguson, London; Lieut.-Col. F. B. Leys, M.P.P., London; W. S. Calvert, M.P., Napier; Robert Ferguson, M.P.P., Thamesville; N. H. Stevens, Chatham; John Davis, Windsor; Francis Love, London; Lieut.-Col. A. P. Sherwood, Ottawa; John Purdom, London; M. McGugan, M. P., Mount Brydges; J. D. Balfour, M.D., London.

*Officers* :—Hon. David Mills, K.C., President, London; Thomas H. Purdom, K.C., 1st Vice-President, London; John Long, 2nd Vice-President, Toronto; John Milne, Managing Director, London.

1. Head Office, London, Ontario. Suits by or against the Company may be brought in the name of The Northern Life Assurance Company of Canada.

2 *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: 57-8 Vic. chap. 122; R.S.C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4 The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Life Insurance.

5. *Deposited assets* —Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $53,200

## IMPERIAL LIFE ASSURANCE COMPANY OF CAMADA.

Register No. 1619. Certificate of Registry No. 855.

### Directors and Officers :

*Directors* :—Hon. Sir Oliver Mowat, Toronto; A. E. Ames, Toronto; T. Bradshaw, F. I. A., Toronto; F. G. Cox, Toronto; Hugh N. Baird, Toronto; A. E. Kemp, M. P., Toronto; Hon. S. C. Wood, Toronto; William Mackenzie, Toronto; Charles McGill, Toronto; Hon William Harty, M. P. P., Kingston; Warren Y. Soper, Ottawa; George B. Reeve, Montreal; Samuel J. Moore, Toronto; Hon. Sir Mackenzie Bowell, Belleville; Thomas J. Drummond, Montreal; J. J. Kenny, Toronto; Chester D. Massey, Toronto; F. R. Eccles, M. D., F. R. S. C., London.

*Officers* :—Hon. Sir Oliver Mowat, President, Toronto; A. E. Ames, First Vice-President, Toronto; T. Bradshaw, F. I. A., Second Vice-President, Toronto; F. G. Cox, Managing Director, Toronto; T. Bradshaw, F. I. A., Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Imperial Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 59 Vic., chap. 50 (Canada) an Act to incorporate the Imperial Life Assurance Company of Canada; R. S. C., chap. 124, The Insurance Act; 60 Vic., chap. 203, The Ontario Insurance Act, 1897.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Life Insurance.

5. *Deposited assets*:—Assets of the Company are deposited and held in Canada as special security for the policy-holders therein as follows: Deposit accepted at the value of $229,590, held by the Receiver General.

## SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS.

Register No. 1685. Certificate of Registry No. 934.

DIRECTORS AND OFFICERS:

*Directors*:—Oronhyatekha, M. D., Toronto; Victor Morin, Montreal; Hon. W. Wedderburn, Hampton, N. B; H. A. Collins, Toronto; Thomas Millman, Toronto; Hon. S. G. Stevenson, Detroit, Mich.

*Officers*:—Oronhyatekha, M. D., President, Toronto; Victor Morin, Vice President, Montreal; Oronhyatekha, M. D., Managing-Director, Toronto; John A. McGillivray, Secretary, Toronto.

Head Office of the Company, Toronto. Chief Agent or Attorney for Ontario, Oronhyatekha, M. D.

The status of this society is now defined by the following Acts: 59 Vic. (Ont.) chap. 120, an Act respecting the Supreme Court of the Independent Order of Foresters; 59 Vic. (Can.) chap. 51, an Act to amend the Act incorporating the Supreme Court of the Independent Order of Foresters. See also private Act in the Statutes of Canada, 1901.

By virtue of this legislation and of R. S. C. chap. 124, the Society made a deposit of $100,000 with the Government of Canada, and was by that Government on 1st May, 1896, licensed for the transaction of Life, Disability and Sickness Insurance with its members on the assessment plan to the extent specified in the Act of Canada of 1896, amending the Act incorporating the Supreme Court. The legal effect of the foregoing was to alter the registry of the society in the Department of Insurance for Ontario and transfer, as from the 1st of May, 1896, the society from the Friendly Society to the Insurance Company Register.

## ROYAL VICTORIA LIFE INSURANCE COMPANY.

Register No. 1679. Certificate of Registry No. 915.

DIRECTORS AND OFFICERS:

*Directors*:—James Crathern, Montreal; A. F. Gault, Montreal; Hon. L. J. Forget, Montreal; David Burke, Montreal; Jonathan Hodgson, Montreal; Hon. James O'Brien, Montreal; Hon. Robert Mackay, Montreal; John Cassils, Montreal; Samuel Finley, Montreal; E. B. Osler, Toronto; Rev. R. H. Warden, Toronto; Gaspard LeMoine, Quebec; David Morrice, Montreal; H. N. Bate, Ottawa; T. G. Roddick, M. D., Montreal.

*Officers*:—James Crathern, President, Montreal; A. F. Gault and Hon L J. Forget, Vice-Presidents, Montreal; David Burke, Managing-Director, Montreal; C. J. Hodgson, Acting Secretary, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, H O. Thomas, Toronto. Suits by or against the Company may be brought in the name of Royal Victoria Life Insurance Company.

2. *Company, how constituted or incorporated.*—The Company was lawfully incorporated in 1897.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: R.S.C. c. 124, Insurance Act; 60 61 Vic c. 81 (D), The Royal Victoria Life Insurance Company's Act, R. S O. 1897, c. 203, The Ontario Insurance Act.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remainiug unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Life Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $103,649, held by the Dominion Government.

## SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

Register No. 1636. Certificate of Registry No. 872.

1. Head Office, Glasgow, Scotland. Chief Agent and Attorney for Ontario, F. W. Kingstone, Toronto. Suits by or against the Company may be brought in the name of the Scottish Amicable Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: 12-13 Vic. c. 22; 33 34 Vic. c. 61; 34-35 Vic. c. 58.

3. *The members are related* as members of a mutual Company.

4 The Company is now collecting premiums and paying claims in Canada in virtue of clause 32 of The Insurance Act, R. S. C., chap. 124.

5. *Deposited assets.*—The Company has deposited with the Receiver-General of Canada the sum of $174,150, as special security for the policy holders in Canada.

## GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA.

Register No. 1671. Certificate of Registry No. 907.

### Directors and Officers.

*Directors* :—Hon. M. F Hackett, Stanstead, Que.; L. I. Bellivan, Shediac N.B.; J. Loughrin, M.L A., Mattawa, Ont.; Rev. M. J. Tiernan, Mt. Carmel, Ont.; J. J. Belan, Kingston, Ont.; P. J. O'Keefe, St. John, N. B. P. J. Rooney, Toronto, Ont.; Joseph A. Chisholm, Halifax, N. S.; T. P. Coffee, Toronto, Ont; John A. Murphy, Cayuga, Ont.; Hon. C. Rouleau, H. C. J, Calgary, N. W. T.; J. Ronan, Hamilton, Ont.; G. W. Cooke, Amherst, N. S.; C. D. Herbert, Three Rivers, Que; E. Ryan, M. D., Kingston. Ont.; Hon. F. R. Latchford, Ottawa, Ont.

*Officers* :—Hon. M. F. Hackett, President, Stanstead, Que.; L. I. Bellivan Vice-President, Shediac, N. B; Samuel R. Brown, Secretary, London, Ont; W. J. McKee, M. L. A., Treasurer, Windsor, Ont.

1. Head Office, London, Ont. Chief Agent for Ontario, Samuel R. Brown. Suits by or against the Society may be brought in the name of the Grand Council of the Catholic Mutual Benefit Association of Canada.

2. The society was transferred from the Friendly Society to the Insurance Company Register from the 25th April, 1896, and is now authorized under section 38 of chapter 121 (Can ) to transact Life Insurance on the Assessment Plan.

3. The Corporation has no deposit with the Government of Canada.

## THE AMERICAN FIRE INSURANCE COMPANY.

Register No. 1683. Certificate of Registry No. 920.

*Officers* :—George S. A. Young, President, New York; Walter S. Alley, Vice-President, New York; George S. A. Young, Managing-Director, New York; Walter S. Alley, Secretary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, James Boomer, Toronto

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined limited or governed are the following : Charter filed under the law of New York ; Dominion of Canada, R. S. O. chap. 124, the Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock Company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them,—all of the stock being, however, fully paid up, pursuant to the law of New York State.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st of March, 1901, and expiring on the 31st day of March, 1902, to transact Fire Insurance.

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $100,000, held by the Receiver General of Canada. The Company as from 8th July, 1901, ceased to transact new business in Canada. Application has been made to the Dominion Government to withdraw the deposit.

## CANADIAN FIRE INSURANCE COMPANY.

Register No. 1669. Certificate of Registry No. 905.

### Directors and Officers.

*Directors*:—James H. Ashdown, Winnipeg; F. W. Stobart, Winnipeg; R. T. Riley, Winnipeg; G. R. Crowe, Winnipeg; R. J. Campbell, Winnipeg; John Galt, Winnipeg; E. F. Hitchings, Winnipeg.

*Officers*:—James H. Ashdown, President, Winnipeg; F. W. Stobart, Vice-President, Winnipeg; R. T. Riley, Managing Director, Winnipeg; Fred W. Pace, Secretary, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney, for Ontario F. K. Foster, Toronto. Suits by or against the Company may be brought in the name of The Canadian Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared defined or governed are as follows: 60-1 Vic, chap. 76; R. S. C. chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock Company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1901, and expiring 31st March, 1902, to transact Fire Insurance.

5 *Deposited assets*.—Assets of the Company are deposited and held in various states or countries as special security for the policyholders respectively therein as follows: In Canada, deposit accepted at $50,000.

## NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 1641. Certificate of Registry No. 877.

### Directors and Officers.

*Directors*:—H. S. Howland, Toronto; Elias Rogers, Toronto; W. D. Long, Hamilton; R. H. Matson, Toronto; Hon. Robert Beaven, Victoria, B.C.; T. C. Irving, Toronto; William Stone, Toronto; A. S. Irving, Toronto; J. J. Foy, K.C., M.P.P., Toronto; G. L. Milne, M.D., Victoria, B.C.; G. A. Hetherington, M.D., St. John, N.B; J. D. Chipman, St. Stephen, N.B.; H. McC. Hart, Halifax, N.S; J. L. Spink, Toronto; Geo. W. Beardmore, Toronto; W. R. Hobbs, London, Ont; J. N. Greenshields, K.C., Montreal, Que.; J. H. Shenstone, Toronto; H. Laporte, Montreal, Que.

*Officers*:—H. S. Howland, President, Toronto; Elias Rogers, Toronto, and W. D. Long, Hamilton, Vice-Presidents; R. H. Matson, Managing-Director, Toronto; F. Sparling, Secretary-Treasurer, Toronto; Albert A. Macdonald, M.D., Chief Medical Officer, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the National Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 60-61 Vict. chap. 87; R.S.O., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $50,000 held by the Receiver-General.

## LAW UNION AND CROWN INSURANCE COMPANY.

Register No. 1652. Certificate of Registry No. 888.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Cecil Bethune, Ottawa. Suits by or against the Company may be brought in the name of the Law Union and Crown Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom 7 and 8 Vic. c. 110; 25 and 26 Vic. c. 59.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—No. 7 of the Articles of Association provides as follows: "In every fire or life policy, or other written contract to be executed or entered into by or on behalf of the company, by which any responsibility shall be undertaken or incurred by or imposed upon the company there shall be inserted a clause or clauses providing so far as lawfully may be that no shareholder or director of the Company, nor the estate or effects of any such shareholder or director shall either in respect of his being such or by reason of any matter or thing done by him or by any other person in virtue of any authority or power hereby given be answerable for or in respect of any such policy or other contract beyond the amount of the instalment or instalments which at the time of the claim to be made in respect of such policy or other contract shall be remaining unpaid upon his share or shares, nor be liable to be called upon for any further sum than such then unpaid amount; or such other clause or clauses as shall effectually protect every such shareholder and director from all personal and individual liability in respect of any such policy or other contract, and limit the liability thereunder to the funds of the Company applicable pursuant to the provisions of these articles to the satisfaction of claims upon such policy or contract."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit with Receiver-General of Canada as follows: Deposit accepted at $174,019.

## SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS IN THE DOMINION OF CANADA.

Register No. 1656. Certificate of Registry No. 892.

*Officers* :—W. Mills, High Chief Ranger, Ingersoll; S. Kent, Sub High Chief Ranger, Hamilton ; H. E Griffiths, High Court Treasurer, Toronto ; L Secord, M.D., High Court Medical Examiner, Brantford ; H. J. Boyd, High Court Senior Woodward, Winnipeg, Man. ; W. G Scott, High Court Junior Woodward, Mount Forest ; C. A. Fitch, High Court Senior Beadle, Toronto ; S. E. Morrill, High Court Junior Beadle, St. John, N.B.; W. Williams, Permanent Secretary, Toronto.

1. Head Office of the Corporation, Toronto. Chief Agent and Attorney for Ontario, W. Williams, Toronto.

2. The Corporation as now registered was constituted by the special Act of the Parliament of Canada, 61 Vict., 1898, chap. 91. See also Statutes of Canada, 1901.

3. The Corporation is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Life and Sickness Insurance.

4. The Corporation has no deposit with the Government of Canada.

## NEW YORK PLATE GLASS INSURANCE COMPANY.

Register No. 1645. Certificate of Registry No. 885.

### Directors and Officers.

*Directors* :—Max Danziger, New York ; Alfred L. Wright, New York ; Major A. White, New York ; Edward Ashforth, New York; Leopold S. Bache, Brooklyn ; Daniel Birsdall, New York ; J. Romaine Brown, New York ; William H. Chase, New York ; George M. Coit, New York ; Edwin A. Cruikshank, New York ; F. G. Hallet, New York ; A. L. Hanscom, New York ; Elijah R. Kennedy, New York ; J. Edgar Leaycraft, New York ; Alfred E. Marling, New York ; West Pollock, New York ; Frederick G. Potter, New York ; Frederick Winant, New York ; William H. Young, New York.

*Officers* :—Max Danziger, President, New York ; Alfred L. Wright, Vice-President, New York ; Major A. White, Secretary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, W. H. Hall, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Charter filed under the laws of New York, chap. 439, 1877 ; Dominion of Canada, R. S. C. chap. 124, the Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion Government, bearing date the 31st March, 1901, and expiring on the 31st day of March, 1902, to transact Plate Glass Insurance.

5. *Deposited assets* —Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $10,000, held by Minister of Finance.

## EXCELSIOR LIFE INSURANCE COMPANY.

Register No. 1613. Certificate of Registry No. 849.

### Directors and Officers.

*Directors*:—David Fasken, Toronto; Ruliff Grass, Toronto; S. J. Parker, Owen Sound; John Ferguson, M.D., Toronto; George Gooderham, Toronto; W. F. B Oolter, Sarnia; R. W. Gordon, Pembroke; Thomas Howarth, Oakville; Thomas Long, Toronto; W. J. MacFarland, Markdale; Chas. W. Mitchell, Ottawa; J. F. W. Ross, M D., Toronto; George E. Weir, Dresden; Hon. Peter White, Pembroke; Alex. Fasken, Toronto.

*Officers*:—David Fasken, President, Toronto; Ruliff Grass, Vice-President, Toronto; S. J. Parker, Vice-President, Owen Sound; Edwin Marshall, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The Excelsior Life Insurance Company.

2 *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1889, August 7.—Incorporated by charter (Ontario) issued under R. S. O. 1887, c. 167, s. 4, with the name of "The Protestant Life Insurance Company of Ontario, Limited." Liber 123, No. 7, Office of Provincial Registrar; 1889, December 11.—Order in Council, Ontario, changing corporate name from "The Protestant Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company of Ontario, Limited"; 1899, December 19.—Order in Council, Ontario, changing corporate name from "The Excelsior Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company"; 1900, June 6.—Order in Council, Ontario, authorizing the release of the Company's Provincial Deposit under R.S.O. 1897, c. 203, s. 44.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authoriz d by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring the 31st day of March, 1902, to transact Life Insurance.

5 *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $52,300, held by the Government of Canada.

## ANGLO-AMERICAN FIRE INSURANCE COMPANY.

Register No. 1606. Certificate of Registry No. 842.

### Directors and Officers.

*Directors* :—S. F. McKinnon, Toronto ; John J. Long, Collingwood ; A. A. Allan, Toronto ; John R. Barber, Georgetown ; Dr. George H. Bowlby, Berlin ; A. B. Cunningham, Kingston ; H. P. Eckhardt, Toronto ; John Flett, Toronto ; John Gowans, Toronto ; W. J. Gage, Toronto ; John Knox, Hamilton ; R. Millichamp, Toronto ; J. N. Shenstone, Toronto ; Dr. Uriah M. Stanly, Brantford ; Hugh Wardell, Peterborough.

*Officers* :—S. F. McKinnon, President, Toronto ; John J. Long, Vice-President, Collingwood ; Armstrong Dean, General Manager, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Anglo-American Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following : 1899, March 16th.—Incorporated by charter (Ontario) issued under R S O. 1897, c. 203, s. 3. R.S.O. chap. 124.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring the 31st day of March, 1902, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at $50,583.47 held by the Government of Canada.

## OTTAWA FIRE INSURANCE COMPANY.

Register No. 1691. Certificate of Registry No. 940.

### Directors and Officers.

*Directors* :—Charles Magee, Ottawa ; C. Berkeley Powell, Ottawa ; C. Jackson Booth, Ottawa ; John Coates, Ottawa ; Rev. H. A. Constantineau, Ottawa ; W. C. Edwards, Rockland ; Allan Francis, Renfrew ; Thomas Mackie, Pembroke ; Claude McLachlin, Arnprior ; Dennis Murphy, Ottawa ; Bennett Rosamond, Almonte ; C. Ross, Ottawa.

*Officers* :—Charles Magee, President, Ottawa ; C. Berkeley Powell, Vice-President, Ottawa ; A. B. Powell, General-Manager, Ottawa ; W. G. Parker, Acting Secretary, Ottawa.

1. Head Office, Ottawa. Suits by or against the Company may be brought in the name of the Ottawa Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated September 30th, 1899, by charter (Ontario) under R. S. O. 1897, c. 203, s. 3; Order-in-Council (Ontario), March 31st, 1900, authorizing the release of the Company's Provincial deposit under R. S. O. 1897, c. 203, s. 44. R S C. chap 124.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $53,200, held by Government of Canada.

## EQUITY FIRE INSURANCE COMPANY.

Register No. 1787. Certificate of Registry No. 945.

### Directors and Officers.

*Directors:*—Arch. Campbell, Toronto Junction; Thos. Crawford, M.P.P., Toronto; His Honor Judge Morgan, Toronto; C. C. Van Norman, Toronto; D Carlyle, Toronto; H. E. Irwin, Toronto; Wm. Hendrie, Jr., Hamilton; Stephen Noxon, Ingersoll; A. F. Maclaren, M. P., Stratford; W. H. Biggar, Belleville; C. H. Elliott, London.

*Officers:*—Arch. Campbell, President; Thos. Crawford, M.P.P., Vice-President; Wm. Greenwood Brown, General Manager.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Equity Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1898-January 29th.—Incorporated by Charter (Ontario), under R. S. O. 1897, c. 203, s. 3; 1901, July 26th, Order-in-Council, Ontario, authorizing the release of the Company's Provincial Deposit under R. S. O. 1897, c 203, s. 44.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4 The Company is now authorized by license issued by the Dominion of Canada bearing date the 1st day of July, 1901, and expiring the 31st day of March, 1902, to transact Fire Insurance

5 *Deposited assets* —Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $50,211, held by the Government of Canada.

## RELIANCE MUTUAL LIFE INSURANCE SOCIETY.

Register No. 1659. Certificate of Registry No 859.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, John B. Laidlaw. Suits by or against the Company may be brought in the name of the Reliance Mutual Life Insurance Society.

2. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows : Deposit accepted at $128,821.

## NORWICH UNION LIFE INSURANCE SOCIETY.

Register No. 1658. Certificate of Registry No. 894.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, John Baird Laidlaw. Suits by or against the Company may be brought in the name of the Norwich Union Life Insurance Society.

2. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1901, and expiring on the 31st day of March, 1902, to transact Life Insurance.

3. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $68,888.

## THAMES AND MERSEY MARINE INSURANCE COMPANY (LIMITED).

Register No. 1663. Certificate of Registry No. 899.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Thames and Mersey Marine Insurance Company (Limited).

2. *Company, how constituted or incorporated* —The Company was registered under the Act of 7 and 8 Vict., chap. 110, on 21st June, 1860, in London, and was there incorporated under the Companies' Act, 1862, as a limited company on 31st October, 1862, and the documents evidencing the same are filed or deposited in the Companies Registration Office, Somerset House, London.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4 The Company being found within the intent of sec. 3a and 49 (4) of the Insurance Act of Canada, was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1902, pursuant to Statute of Ontario, 56 Vict., chap. 32, sec. 10 (5).

5. *Deposited assets.*—In Canada, pursuant to sec. 3a and 49 (4) Insurance Act of Canada, no deposit is required of this company.

## Balance Sheet for the Year Ending 31st December, 1900.

### *Profit and Loss Account, 31st December, 1900.*

| | £ | s. | d. |
|---|---|---|---|
| Balance, 1st January, 1900 | 35,695 | 8 | 8 |
| Balance of Underwriting Account, 1899, at 31st December, 1899 | 195,084 | 14 | 10 |
| Interest on Investments | 32,628 | 3 | 2 |
| Profit on Sale of Investments | 8,837 | 18 | 9 |
| Transfer Fees | 41 | 12 | 6 |
| | £272,287 | 17 | 11 |

| | £ | s. | d. | £ | s. | d. |
|---|---|---|---|---|---|---|
| Dividends paid February and July, 1900 | | | | 40,000 | 0 | 0 |
| Claims, Returns and Re-insurance paid on 1899 Account, from 1st January, 1900, to date, and Underwriters' Commission | 164,834 | 4 | 7 | | | |
| Amount carried to Suspense Account on closing 1899 Account | 25,000 | 0 | 0 | | | |
| Bad Debts, 1899 Account | 46 | 16 | 8 | | | |
| Income Tax, 1899 Account | 121 | 2 | 7 | | | |
| | | | | 190,002 | 3 | 10 |
| Balance carried down | | | | 42,285 | 14 | 1 |
| | | | | £272,287 | 17 | 11 |

### *Underwriting Account, 1900.*

| | £. | s. | d. |
|---|---|---|---|
| Premiums—Less Returns and Re-insurances | 450,972 | 9 | 9 |
| | £450,972 | 9 | 9 |

| | £ | s. | d. | £ | s. | d. |
|---|---|---|---|---|---|---|
| Claims paid | | | | 170,366 | 1 | 0 |
| Office Expenses, including Salaries, &c., London, Liverpool and Manchester | 25,346 | 11 | 0 | | | |
| Directors' and Auditors' Fees | 5,150 | 0 | 0 | | | |
| General Law Charges | 98 | 1 | 5 | | | |
| | 30,594 | 12 | 5 | | | |
| *Less* proportion charged to Internal Re-insurance Account | 1,282 | 6 | 10 | | | |
| | | | | 29,312 | 5 | 7 |
| Expenses of Branches and Agencies | | | | 17,110 | 9 | 8 |
| Balance carried down | | | | 234,183 | 13 | 6 |
| | | | | £450,972 | 9 | 9 |

### *General Balance Sheet, 31st December, 1900.*

| | £ | s. | d. |
|---|---|---|---|
| To Capital paid up | 200,000 | 0 | 0 |
| " Reserve Fund | 450,000 | 0 | 0 |
| " Outstanding Accounts | 11,614 | 5 | 4 |
| " Internal Re-insurance Account | 86,791 | 19 | 10 |
| " Investment Fluctuation Account, being the increase in Market Value of Securities since 30th June, 1871 | 134,933 | 19 | 0 |
| " Suspense Account | 56,425 | 16 | 2 |
| " Dividends not yet claimed | 625 | 1 | 0 |
| " Balance of Profit and Loss Account | 42,285 | 14 | 1 |
| " Do. Underwriting Account, 1900 | 234,183 | 13 | 6 |
| | £1,216,860 | 8 | 11 |

| | £ | s. | d. | £ | s. | d. |
|---|---|---|---|---|---|---|
| By Investments and Loans | | | | 1,055,102 | 12 | 9 |
| " Debtors for Premiums, &c | | | | 103,156 | 16 | 9 |
| " Interests Accrued, but not received | | | | 13,359 | 12 | 1 |
| " Office Furniture and Fixtures | | | | 683 | 5 | 11 |
| " Stamps on hand | | | | 609 | 19 | 10 |
| " Bills Receivable | | | | 7,116 | 14 | 6 |
| " Cash on Deposit | 10,000 | 0 | 0 | | | |
| " Do. at Bankers and in hand | 26,831 | 7 | 1 | | | |
| | | | | 36,831 | 7 | 1 |
| | | | | £1,216 860 | 8 | 11 |

We beg to report that we have each in our respective Districts examined the accounts of the Company, and that the above Balance Sheet compiled therefrom is in our opinion properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs as shown by the books of the Company.

We also report that we have individually satisfied ourselves of the existence of the Securities belonging to our respective Offices.

J. F. CLARKE, London,
J S. H. BANNER, Liverpool, } *Auditors.*
WM. ASHWORTH, Manchester,

## FIREMAN'S FUND INSURANCE COMPANY

Register No. 1664. Certificate of Registry No. 900.

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Fireman's Fund Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Legislature of California, 1872, Civil Code of California,—Public Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and by the laws of California each stockholder is individually and personally liable for such proportion of its debts and liabilities as the amount of shares owned by him bears to the whole of the subscribed capital stock of the corporation, and for a like proportion only of such debt or claim against the corporation. All the capital has been subscribed, fully paid up and issued.

4 The Company being found within the intent of sec 3a and 49 (4) of The Insurance Act of Canada, was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance and the registry has been renewed until 30th April, 1902 pursuant to Statute of Ontario, 56 Vic., chap 32, sec. 10 (5)

5 *Deposited assets* —In Canada, pursuant to sec 3a and 49 (4) Insurance Act of Canada, no deposit is required of this Company.

THIRTY EIGHTH ANNUAL STATEMENT, JANUARY 1ST, 1901.

*Officers*:

W. J. DUTTON ..... President.
B. FAYMONVILLE ..... Vice-President.
J. B. LEVISON ..... 2nd Vice-President.
L. WEIEMANN ..... Secretary.

| | | |
|---|---|---|
| CASH CAPITAL FULLY PAID IN | | $1,000,000 00 |
| FUNDS RESERVED TO MEET ALL LIABILITIES — | | |
| Re-Insurance Reserves | $1,413,288 18 | |
| Losses (not due) | 176,694 22 | 1,589 982 40 |
| NET SURPLUS | | 1,341,868 15 |
| Total Assets | | $3,931,850 55 |
| Surplus for Policy Holders over all Liabilities | | 2 341,868 15 |

SCHEDULE OF ASSETS

| | | |
|---|---|---|
| Real Estate Unencumbered | | $ 562,716 91 |
| Cash on hand and in banks | | 190,504 50 |
| United States Registered 4% Bonds | | 167,812 50 |
| Hawaiian Government (assumed by U. S. Government) 6% Bonds | | 24 000 00 |
| Omnibus Cable Co.'s Bonds | | 157,812 50 |
| Market Street Railway Co.'s Bonds | | 125 820 00 |
| Powell Street Railway Co.'s Bonds | | 24,200 00 |
| Sutter Street Railway Bonds | | 56 500 00 |
| Presidio and Ferries R. R. Co.'s Bonds | | 50,500 00 |
| San Francisco & San Joaquin Valley Railway Co.'s Bonds | | 53,402 50 |
| San Francisco & North Pacific Railway Bonds | | 11 500 00 |
| Northern Railway of California Bonds | | 46 000 00 |
| Northern California Railway Co Bonds | | 11,275 00 |
| Southern Pacific of Arizona Bonds | | 5,725 00 |
| Los Angeles Railway Co.'s Bonds | | 15,478 75 |
| Oakland Gas, Light and Heat Co.'s Bonds | | 64,800 00 |
| Stockton Gas and Electric Co.'s Bonds | | 32,960 00 |
| Spring Valley Water Works of San Francisco Bonds | | 44,265 00 |
| Riverside Water Co.'s Bonds | | 15,000 00 |
| Baker City, Ore., Water Bonds | | 17,680 00 |
| Baker City, Ore., School Bonds | | 15,750 00 |
| Palo Alto, Cal., School Bonds | | 7,700 00 |
| Territory of Arizona Funding Bonds | | 23,100 00 |
| Blaine Co., Idaho, Bonds | | 400 00 |
| American Hawaiian Steamship Co.'s Bonds | | 15,000 00 |
| Sunset Telephone & Telegraph Co.'s Bonds | | 10 625 00 |
| Natoma Vineyard Co.'s of California Bonds | | 500 00 |
| Oahu Sugar Co.'s of Honolulu, H. I. Bonds | | 20,000 00 |
| Oceanic Steamship Co.'s, San Francisco, Cal., Bonds | | 2,225 00 |
| 2986 Shares Home Fire & Marine Insurance Co.'s Stock | | 600,000 00 |
| 140 " Bank of California Stock | | 56 000 00 |
| 230 " First National Bank, S. F., Stock | | 57,500 00 |
| 166 " Anglo-Californian Bank, Limited, Stock | | 10,790 00 |
| 340 " Sather Banking Co.'s Stock | | 5,100 00 |
| 100 " Mercantile Trust Co., San Francisco, Stock | | 5,500 00 |
| 450 " Oakland Bank of Savings Stock | | 31,500 00 |
| 50 " Union National Bank, Oakland, Stock | | 7,500 00 |
| 250 " San Francisco National Bank Stock | | 27,500 00 |
| 1000 " California Street Cable R. R. Co.'s Stock | | 120,000 00 |

SCHEDULE OF ASSETS —*Con.*

| | | | |
|---|---|---|---|
| 625 | Shares | Sutter Street R. R. Co.'s Stock | $62,500 00 |
| 550 | " | Presidio and Ferries Railroad Co.'s Stock | 12,375 00 |
| 200 | " | Market Street Railway Co.'s Stock | 12,000 00 |
| 550 | " | Oakland Gas, Light and Heat Co.'s Stock | 23 400 00 |
| 500 | " | San Francisco Gas and Electric Co.'s Stock | 25,500 00 |
| 200 | " | Pacific Gas Improvement Co.'s Stock | 10 000 00 |
| 786 | " | Stockton Gas and Electric Co.'s Stock | 9,825 00 |
| 600 | " | Spring Valley Water Works Stock | 55,500 00 |
| 100 | " | San Jose Water Co.'s Stock | 10.000 00 |
| 250 | " | California Shipping Co.'s Stock | 25,000 00 |
| 656 | " | San Francisco Dry Dock Co.'s Stock | 24,600 00 |
| 656 | " | Mission Rock Co.'s Stock | |
| Loans on Bonds and Mortgages of Real Estate, worth double the amount for which the same is mortgaged, and free from any prior encumbrance | | | 280,187 64 |
| Loans secured by Collaterals | | | 181 100 00 |
| Premiums in course of collections, less Commissions | | | 449 868 91 |
| All other property (net) | | | 55,351 34 |
| Total Assets | | | $3,931 850 55 |

## UNION MARINE INSURANCE COMPANY (LIMITED).

Register No. 1693. Certificate of Registry No. 942.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Sydney Crocker, Toronto. Suits by or against the Company may be brought in the name of The Union Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap, 89, The Companies' Act, 1862, and amendments thereto.

3 *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company being found within the intent of sec 3a and 49 (4) of The Insurance Act of Canada, was, upon due application, admitted for registry in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1902 pursuant to Statute of Ontario, R.S O. 1897, chap. 203, sec. 59 (5)

5. *Deposited assets* —In Canada, pursuant to sec. 3a and 49 (4), Insurance Act of Canada, no deposit is required of this Company.

*Profit and Loss Account to 31st December, 1900.*

| | £. | s. | d. | £. | s. | d. |
|---|---|---|---|---|---|---|
| To Balance Profit and Loss Account | 103 735 | 16 | 0 | | | |
| Less Dividend paid { 1st July, 1899, / 1st Feb., 1909 } | 24,525 | 0 | 0 | | | |
| | | | | 79 210 | 16 | 0 |
| " Balance Underwriting Account, 1899 | | | | 166,537 | 15 | 8 |
| " Interest on Investments and Loans, &c | | | | 26,011 | 11 | 5 |
| " Transfer Fees | | | | 27 | 15 | 0 |
| | | | | 271,787 | 18 | 1 |

| | £. | s. | d. | £. | s. | d. |
|---|---|---|---|---|---|---|
| By Income Tax | | | | 1,498 | 14 | 1 |
| " Losses, Averages, Returns, Re-insurances, and Charges paid on Account of 1899 | 146 795 | 8 | 8 | | | |
| " Transferred to Suspense against further claims | 18 000 | 0 | 0 | | | |
| | | | | 164,795 | 8 | 8 |
| " Imperial Yeomanry Fund | | | | 100 | 0 | 0 |
| " Balance | | | | 105 393 | 15 | 4 |
| | | | | 271 787 | 18 | 1 |

*Underwriting Account, 1900.*

| | £ | s. | d. |
|---|---|---|---|
| To Net Premiums, after deducting Returns, Re-insurances, &c | 396,438 | 15 | 2 |
| | 396 438 | 15 | 2 |

| | £ | s. | d. |
|---|---|---|---|
| By Losses and Averages paid | 129,763 | 5 | 6 |
| " General Expenses (including Branches, Foreign Agencies, Subscriptions to Underwriters' Rooms, Lloyd's Register, &c.) | 30,430 | 17 | 8 |
| " Directors' Remuneration | 3,000 | 0 | 0 |
| " Auditors' Fee | 231 | 0 | 0 |
| " Balance | 233,013 | 12 | 0 |
| | 396,438 | 15 | 2 |

*General Balance Sheet, 31st December, 1900.*

| | £. | s. | d. |
|---|---|---|---|
| To Capital—65,400 Shares of £20 each—£1,308,000—upon which £2 10s. per share has been called up | 163,500 | 0 | 0 |
| " Reserve Fund | 300,000 | 0 | 0 |
| " Sundry Creditors | 51,271 | 19 | 10 |
| " Unclaimed Dividends | 176 | 19 | 0 |
| " Investment Realization Suspense Account | 15,437 | 7 | 8 |
| " Underwriting Suspense Account | 48,934 | 7 | 3 |
| " Underwriting Account, 1900 | 233,013 | 12 | 0 |
| " Profit and Loss Account £105,393 15 4 | | | |
| Less Interim Dividend, paid 1st July, 1900 £11,445 0 0 | | | |
| | 93 948 | 15 | 4 |
| | 906,283 | 1 | 1 |

| | £. | s. | d. |
|---|---|---|---|
| By Investments and Loans | 744,035 | 1 | 3 |
| " Sundry Debtors | 123,158 | 3 | 6 |
| " Interest to date not received | 7,504 | 7 | 11 |
| " Stamps on hand | 232 | 16 | 11 |
| " Cash and Bills at Bankers and in hand | 31,352 | 11 | 6 |
| | 906,283 | 1 | 1 |

We have duly examined and checked the Books and Vouchers from which the above accounts are compiled, together with the Securities held by the Company, and, in our opinion, the Balance Sheet is properly drawn up, so as to exhibit a true and correct view of the position of the Company, and we beg to certify that all our requirements as auditors have been complied with.

HARMOOD, BANNER & SON,
Chartered Accountants.

LIVERPOOL, 19th January, 1901.

## RELIANCE MARINE INSURANCE COMPANY (LIMITED).

Register No. 1694. Certificate of Registry No. 944.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, John Maughan, Toronto. Suits by or against the Company may be brought in the name of The Reliance Marine Insurance Company (Limited).

2 *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: Parliament of Great Britain, 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 27 and 28 Vict., chap. 19, The Companies' Seals Act, 1864; 31 and 32 Victoria, chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 46 and 47 Vict., chap. 30, The Compani s' (Colonial Registry) Act, 1883; 49 Vict., chap. 23, The Companies' Act, 1886; 51 and 52 Vict, chap. 62, The Preferential Payments in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' (Memorandum of Association) Act, 1890; 53 and 54 Vict., chap. 63, The Companies' (Winding up) Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890. (Public General Acts still in force.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares held by them.

4. The Company was licensed by the Dominion of Canada for the year ending 31st March, 1902, to transact Ocean Marine Insurance.

*Twentieth Annual Report, January 1st, 1901.*

*Directors*:—Wm. Blain, Esq., Chairman; G. C. Dobell, Esq., Deputy-Chairman; F. W. Cornelius, Esq.; G. B. Crow, Esq.; Walter Glynn, Esq; J. M. Lowe, Esq; Robert Morris, Esq.; C. B. Vallance, Esq.; Joseph Pemberton, Underwriter; W. Brooke Broadbent, Secretary.

BALANCE SHEET FOR YEAR ENDING 31ST DEC., 1900

*Profit and Loss Account, 31st Dec., 1900.*

| | £. | s. | d. | £. | s. | d. |
|---|---|---|---|---|---|---|
| To Balance 1st January, 1900 | | | | 11,330 | 6 | 6 |
| " Balance of Underwriting Account, 1899 | | | | 60 403 | 8 | 3 |
| " Interest Account | | | | 7,230 | 14 | 11 |
| | | | | £78,964 | 9 | 8 |
| By Dividend paid to Shareholders— | | | | | | |
| 1st July, 1899 | 5,000 | 0 | 0 | | | |
| 25th January, 1900 | 5,000 | 0 | 0 | | | |
| | | | | 10,000 | 0 | 0 |
| " Income Tax, 1899 | | | | 162 | 2 | 8 |
| " Claims, Re Insurances, Returns, Commissions, &c., for 1899 and previous years | | | | 56 058 | 19 | 11 |
| " Balance carried down | | | | 12,743 | 7 | 1 |
| | | | | £78 964 | 9 | 8 |

*Underwriting Account, 1900.*

| | £. | s. | d. |
|---|---|---|---|
| To Premiums, Less Re-Insurances, Returns and Agency Charges, &c... | 125,216 | 8 | 3 |
| " Transfer Fees | 14 | 5 | 0 |
| | £125,230 | 13 | 3 |

| | £. | s. | d. |
|---|---|---|---|
| By Claims | 37,661 | 5 | 6 |
| " General Expenses, including Salaries, Rents, Subscription to Underwriters' Rooms, Registers of Shipping, &c., Liverpool, London, Paris, &c | 13,001 | 2 | 5 |
| " Auditors' Remuneration | 100 | 0 | 0 |
| " Directors' Remuneration | 1,500 | 0 | 0 |
| " Furniture and Fixtures—Amount written off | 175 | 0 | 0 |
| " Balance carried down | 72,793 | 5 | 4 |
| | £125,230 | 13 | 3 |

*General Balance Sheet, 31st December, 1900.*

| | | £. | s. | d. |
|---|---|---|---|---|
| To Capital :— | | | | |
| 50,000 Shares at £10 per Share, £500,000 | | | | |
| Paid up £2 per Share | | 100,000 | 0 | 0 |
| " Reserve Fund | | 100,000 | 0 | 0 |
| " Balance of Profit and Loss Account | £12,743 7 1 | | | |
| Less interim Dividend paid 1st July, 1900 | 5,000 0 0 | | | |
| | | 7,743 | 7 | 1 |
| " Balance of Underwriting Account, 1900 | | 72 793 | 5 | 4 |
| " Special Re-Insurance Account | | 953 | 11 | 8 |
| " Accounts due by the Company | | 4 903 | 13 | 8 |
| " Dividends unpaid | | 22 | 2 | 0 |
| | | £286,415 | 19 | 9 |

| | £. | s. | d. |
|---|---|---|---|
| By Loans and Investments (market value 31st Dec., 1900, £227,764 0s. 11d) | 233,533 | 10 | 8 |
| " Stamps | 50 | 17 | 6 |
| " Furniture and Fixtures, Liverpool, London, New York and Paris | 1,562 | 19 | 8 |
| " Cash at Bankers and in hand | 11,146 | 19 | 11 |
| " Interest accrued but not received | 2,445 | 5 | 3 |
| " Accounts due to the Company, for Premiums, Salvage, &c | 37,676 | 6 | 9 |
| | £286 415 | 19 | 9 |

*Auditors' Report.*—We have audited the above Balance Sheet, and in our opinion such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs as shown by the Books. We have also satisfied ourselves as to the existence and value of the Securities for Investments and Loans to the amount specified.

CHALMERS, WADE & Co.,
Liverpool, 16th January, 1901. Chartered Accountants, Auditors.

## THE MANNHEIM INSURANCE COMPANY (LIMITED).

Register No. 1639. Certificate of Registry No. 875.

1. Head Office, Mannheim, Germany. Chief Agent and Attorney for Ontario, Robert W. Love, Toronto. Suits by or against the Company may be brought in the name of the Mannheim Insurance Company (Limited).

2. *Company, how constituted or incorporated.*—The Company was originally organized and incorporated on the 10th May, 1879, in accordance with the laws of the State of Baden (Germany), and the documents evidencing the same are filed or deposited in the Record office of the Grand Ducal County Court, at Mannheim.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount remaining unpaid upon the shares held by them.

4. The Company being found within the intent of sec. 3a and 49 (4) of the Insurance Act of Canada, was, upon due application, admitted to registry for the transaction of Ocean Marine Insurance for the term ending 30th April, 1902, pursuant to The Ontario Insurance Act, 1897.

5. *Deposited assets.*—In Canada, pursuant to sec. 3a and 49 (4), Insurance Act of Canada, no deposit is required by this Company.

# DIVISION B.

PROVINCIAL LICENSEES: BEING INSURANCE COMPANIES LICENSED, INSPECTED AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

# Life and Accident Insurance Companies

YEAR ENDING 31st DECEMBER, 1900.

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## CONTINENTAL LIFE INSURANCE COMPANY OF ONTARIO.

*Commenced business 1st November*, 1899.

HEAD OFFICE, 24 KING STREET WEST, TORONTO.

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Names and addresses of the Directors and Officers for the year 1901 :

*Directors :*

Hon. John Dryden, Toronto, Ont.
Henry Cargill, M.P., Cargill, Ont.
R. S Williams, Toronto, Ont.
W. Vandusen, Tara, Ont.
Angus McKay, M D ,M.P.P., Ingersoll, Ont.
John B. Reid, Toronto, Ont.
A. E. Wallace, St. Thomas, Ont.
Emerson Coatsworth, Jr., L.L.B., Tor., Ont.
A. F. MacLaren, M.P., Stratford, Ont.
J. W. Scott, Listowel, Ont.
G. T. Somers, Beeton, Ont.
H. Wilberforce Aikins, M.D., Toronto, Ont.
John Gillies, Teeswater, Ont.
J. A. Jackson, Petrolea, Ont.

*Officers :*

Hon. John Dryden, President ..... Toronto, Ont.
Emerson Coatsworth, Jr., L.L.B., 1st Vice President ..... Toronto, Ont.
Henry Cargill, M.P., 2nd Vice-President ..... Toronto, Ont.
H Wilberforce Aikins, M.D.C.M., M.R.C.S., Medical Director .. Toronto, Ont.
George B. Woods, General Manager ..... Toronto, Ont.
Charles H. Fuller, Secretary ..... Toronto, Ont.

Authorized Capital, $1,000,000.

Subscribed Capital, $745,200. Paid up, $62,255.52.

Deposit at Provincial Treasury, $25,000.

Statement for the year ending 31st December, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash value of mortgages | | $18,050 00 |
| " bonds City of Winnipeg | | 10 000 00 |
| Cash on hand | $ 314 03 | |
| Cash in Yonge and Richmond St. Branch Ontario Bank | 892.26 | |
| Deposit receipt | 25,000 00 | |
| | | 26,206 29 |
| Bills receivable | | 1,348 99 |
| Interest | | 472 67 |
| Office furniture (not extended) | $301.01 | |
| Outstanding premiums | | 3,461 52 |
| Deferred " | | 3,517 73 |
| Premiums on capital stock unpaid | | 3,178 60 |
| Calls on capital stock unpaid | | 12,714 48 |
| Advances to agents | | 975 27 |
| Total assets | | $79,925 55 |
| Subscribed capital stock, uncalled | | $670,230 00 |

LIABILITIES.

| | |
|---|---|
| Reinsurance reserve (interest being taken at 3½ per cent) | $17,3.0 60 |
| Amount due for auditors fees | 100 00 |
| " commission | 1,584 92 |
| " medical fees | 889 70 |
| Premiums paid in advance | 5 00 |
| Total amount of liabilities, except capital stock | $19,900 22 |
| Capital stock paid up | 62 255 52 |

CONTINGENT LIABILITIES.

| | |
|---|---|
| Proceeds of notes given by shareholders for 10% call, discounted by Company. | $ 8,816 85 |

RECEIPTS.

| | |
|---|---|
| Amount received for premiums | $15,614 72 |
| " interest | 1,102 89 |
| " interest on stock and premium notes | 273 62 |
| " capital stock | 40,479 07 |
| " commission of risks re insured | 235 25 |
| Total cash receipts | $57,705 5 |

## EXPENDITURE.

| | |
|---|---|
| Amount paid for law costs | $ 57 73 |
| " fuel and light | 3 15 |
| " agents' commission and salary | 13 312 52 |
| " salaries, directors' and auditors' fees | 3 108 06 |
| " travelling expenses | 3,885 35 |
| " statutory assessment and license fees | 360 90 |
| " medical fees | 2 087 30 |
| " rent and taxes | 340 70 |
| " printing, stationery and advertising | 1,146 78 |
| " postage, telegrams and express | 231 62 |
| " interest, discount and exchange | 338 92 |
| " other expenses | 617 27 |
| Total expenses of management | $ 25,490 30 |

*Miscellaneous :—*

| | |
|---|---|
| Cash paid for :— | |
| Re-insurance | 439 00 |
| Advanced to agents | 975 27 |
| Returned premiums | 125 23 |
| Organization expenses | 4,411 00 |
| Bills receivable (discounted, charged back) | 2,700 00 |
| Accrued interest and bonus, Winnipeg bonds, etc. | 180 03 |
| Total expenditure | $ 34,320 83 |

## MISCELLANEOUS.

| | Number. | Amount |
|---|---|---|
| | | $ c. |
| Contracts in force 31st December, 1899 | 49 | 65,500 00 |
| " taken during 1900 (new or renewed) | 556 | 722,295 00 |
| Gross number and amount of contracts on foot at any time during 1900 | 605 | 787,795 00 |

| Deductions: | Number. | Amount. | | |
|---|---|---|---|---|
| | | $ c | | |
| Contracts lapsed in 1900 | 64 | 78,595 00 | | |
| Amount by which various contracts still on foot were reduced during 1900 | | 4,000 00 | | |
| Total deductions extended | 64 | 82,595 00 | 64 | 82,595 00 |
| Gross number and amount of contracts on foot at 31st December, 1900 | | | 541 | 705,200 00 |
| Less re-insured | | | (6) | 22,000 00 |
| Net number and amount of contracts on foot at 31st December, 1900 | | | 541 | 683,200 00 |

## LIST OF STOCKHOLDERS.

| Name. | Residence. | Amount subscribed for. | Amount paid up in cash. |
|---|---|---|---|
| | | $ c. | $ c. |
| Adams, Dr. H | Embro | 1,000 00 | 100 00 |
| Allaway, W | Pickering | 1,000 00 | 100 00 |
| Adams, Rev. W. H | Claremont | 1,000 00 | 100 00 |
| Abell, Henry, (Jr.) | Wolsley | 500 00 | 50 00 |
| Allen, A. H | Paisley | 5,000 00 | |
| Acheson, Geo | Goderich | 500 00 | 50 00 |
| Applebe, Dr. Jas | Parry Sound | 1,000 00 | 100 00 |
| Anderson, Wm. J | Listowel | 500 00 | 50 00 |
| Annis, M. J | Port Union | 500 00 | 50 00 |
| Annis, C. A | Port Union | 12,000 00 | 1,177 32 |
| Aikins, Dr. H. Wilberforce | Toronto | 4,000 00 | 200 00 |
| Arthur, Dr. J. R | Collingwood | 1,000 00 | 100 00 |
| Armstrong, Dr. W. J. M | Mitchell | 1,500 00 | 150 00 |
| Aulsebrook, G. O | Winnipeg, Man | | |
| | | 1,000 00 | 100 00 |
| Bartley, N. H | Ingersoll | 1,000 00 | 100 00 |
| Batman, E. S | Kincardine | 1,000 00 | 100 00 |
| Bray, Samuel | Claremont | 1,000 00 | 100 00 |
| Blakely, Mrs. A. M | Winnipeg, Man | 10,000 00 | 1,000 00 |
| Blake, Charles | Goderich | 5,000 00 | 500 00 |
| Blake, Mrs. E | Goderich | 1,000 00 | |
| Baptie, George | Ottawa | 1,000 00 | |
| Barclay, L. T | Whitby | 10,000 00 | 1,000 00 |
| Baker, Henry | Clinton | 10,000 00 | 1,000 00 |
| Black, Thos | Winnipeg, Man | 2,500 00 | 250 00 |
| Barclay, Robert | Winnipeg, Man | 3,000 00 | |
| Baker, Thos B | Moosejaw, N.W.T | 500 00 | 50 00 |
| Bacon, Abram | Harriston | 2,000 00 | 200 00 |
| Bean, M. E | Woodstock | 3,000 00 | |
| Bredin, R. S | Mount Forest | 500 00 | 28 80 |
| Bennett, Dr. W. H | Tilsonburg | 1,000 00 | 100 00 |
| Bingham, Dr. G. S | Hamilton | 500 00 | 50 00 |
| Bright, A J | Seaforth | 500 00 | 50 00 |
| Bright, W. D | Seaforth | 1,000 00 | 100 00 |
| Briscoe, R. A | Galt | 500 00 | 50 00 |
| Brignall, G. A | Brougham | 1,000 00 | 100 00 |
| Boles, J. P | Ingersoll | 1,000 00 | 100 00 |
| Boulton, G. H | Toronto | 1,000 00 | 100 00 |
| Boyer, Jno | Kincardine | 500 00 | 50 00 |
| Brodie, Dr. G. M | Claremont | 3,000 00 | 300 00 |
| Brook, B. F | Listowel | 2,500 00 | 250 00 |
| Bruce, Wm | Toronto | 1,000 00 | 100 00 |
| Bunting, R. A | Pickering | 1,000 00 | 100 00 |
| Burns, W. A | St. Thomas | 1,000 00 | |
| Bundy, J. H | Pickering | 2,000 00 | 200 00 |
| Bulyea, G. H. V | Regina, N.W.T | 1,000 00 | 100 00 |
| Burgess, R. F. G | Clinton | 10,000 00 | 1,000 00 |
| Brooks, Charles | Mitchell | 400 00 | 40 00 |
| Brown, J. A. (in trust for Edna M.) | Collingwood | 2,000 00 | 200 00 |
| Brown, Jos. A | Collingwood | 500 00 | |
| Bonter, O. H | Trenton | 4,000 00 | 400 00 |
| Brown, C. J | Winnipeg, Man | | |
| | | 1,100 00 | 60 00 |
| Campbell, W. A | Thornbury | 10,000 00 | 1,000 00 |
| Cargill, Henry (M.P.) | Cargill | 2,000 00 | 200 00 |
| Carter Bros | Port Colborne | 5,000 00 | 500 00 |
| Cassels, L. G | Oshawa | 2,500 00 | 250 00 |
| Cavanagh, Dr. M | Owen Sound | 1,000 00 | 100 00 |
| Clapp, David (I.P.S.) | Harriston | 1,500 00 | 100 00 |
| Clare, Rev. G. R | Greenwood | 1,000 00 | 100 00 |
| Cameron, Miss B. L | Ayr | 1,000 00 | 100 00 |
| Clark, Wm | Greenwood | 500 00 | 50 00 |
| Clark, W. G | Greenwood | 500 00 | 50 00 |
| Campbell, Dr. R. J | Boissevain, Man | 200 00 | |
| Canfield, Homer | Boissevain, Man | 100 00 | 10 00 |
| Carless, Richard | Tilbury | 4,000 00 | 400 00 |
| Clark, C. W | Winnipeg, Man | 5,000 00 | 500 00 |
| Clark, Adelaide L | Toronto | 5,000 00 | |
| Clemens, Dr. G. H | Toronto | 1,000 00 | |
| Clinton, J. P | Winnipeg, Man | | |

LIST OF STOCKHOLDERS.—*Continued.*

| Name. | Residence. | Amount subscribed for. | Amount paid up in cash. |
|---|---|---|---|
| | | $ c. | $ c. |
| Codd, A. S | Stratford | 2,000 00 | 200 00 |
| Colwill, Mrs. T. G | Whitby | 1,000 00 | 100 00 |
| Corbett, W. P | Pickering | 500 00 | 50 00 |
| Cowper, Annie M | Dundas | 500 00 | 50 00 |
| Crummer, Wm. H | Pickering | 1,000 00 | 100 00 |
| Coatsworth, E. (Jr.) | Toronto | 10,000 00 | 1,000 00 |
| Crummer, Mrs. W. H | Pickering | 1,000 00 | 100 00 |
| Corbett, Alex | Greenwood | 500 00 | 50 00 |
| Collins, Chas. H | Toronto | 500 00 | |
| Corrigon, Haldr | Whitemouth, Man | 2,000 00 | |
| Cowan, Dr. Jas | Portage la Prarie | 4,000 00 | 400 00 |
| Curran, Jno | Orillia | 2,500 00 | 130 00 |
| Copland, M. S | Hamilton | 2,000 00 | 100 00 |
| Curran, J. E. G | Orillia | 1,000 00 | 50 00 |
| Copland, Jno. A | Harriston | 2,000 00 | 200 00 |
| Coultes, E. S | Ripley | 1,000 00 | 100 00 |
| Copland, Ada B | Southampton | 2,000 00 | 200 00 |
| Davis, Mrs. Grace | Woodstock | 500 00 | 50 00 |
| Dalgleish, R. R | Winnipeg, Man | 1,000 00 | |
| Davidson, R. L | Toronto | 1,500 00 | 150 00 |
| Davidson, Hon. Jno. A | Winnipeg, Man | 1,000 00 | 100 00 |
| Daly, Jno. J | Harriston | 2,000 00 | 200 00 |
| Dewar, Dr. P. A | Windsor | 1,000 00 | |
| Dickson, Jas. D | Niagara Falls | 1,000 00 | 100 00 |
| Dixon, Thos | Walkerton | 1,000 00 | 100 00 |
| Dickson, W. W | Pembroke | 1,000 00 | 100 00 |
| Dickey, J. H | Trenton | 1,000 00 | 100 00 |
| Douglas, D. H | Campbellford | 1,000 00 | 100 00 |
| Douglas, J. H | Warkworth | 1,000 00 | 100 00 |
| Dryden, Hon. John | Toronto | 10,000 00 | 800 00 |
| Dryden, Thos. R | Guelph | 1,000 00 | 100 00 |
| Douglas, W. G | Winnipeg, Man | 500 00 | 50 00 |
| Evans, F. G | Orillia | 1,000 00 | 100 00 |
| Etherington, Joseph | Binbrook | 200 00 | |
| Elliott, Wm | Mitchell | 2,000 00 | 200 00 |
| Eddy, E. R | Brooklin | 500 00 | 50 00 |
| Farley, Dr. Jno. J | Belleville | 1,000 00 | 100 00 |
| Farley, Ethel E | Trenton | 1,000 00 | 100 00 |
| Frame, J. F | Virden, Man | 2,000 00 | 200 00 |
| Ferguson, Duncan | Stratford | 2,000 00 | 200 00 |
| Flett, Jas | Wiarton | 500 00 | 50 00 |
| Ferguson, Hugh | Moosejaw, N.W.T | 1,000 00 | 100 00 |
| Fleishchauer, Geo | Tavistock | 1,000 00 | 100 00 |
| Field, G. C | Woodstock | 2,000 00 | 200 00 |
| Found, Mrs. Annie | Claremont | 4,000 00 | 400 00 |
| Forrester, Andrew | Mitchell | 8,000 00 | 800 00 |
| Foster, Jas | Tilbury | 500 00 | |
| Foller, Dr. Geo. S | Teeswater | 4,000 00 | 400 00 |
| Garrock, Peter | Listowel | 1,000 00 | 100 00 |
| Grant, Dr. J. A. C | Gravenhurst | 1,000 00 | 100 00 |
| Gaudin, Irving E | Napinka, Man | 1,000 00 | 100 00 |
| Glass, D | Chatham | 1,000 00 | 100 00 |
| Gardineer, Mrs. C | Oshawa | 1,000 00 | 100 00 |
| Gardineer, F | Oshawa | 1,000 00 | 100 00 |
| Grant, Jas | Chesley | 1,000 00 | 100 00 |
| Gallagher, Jas | Teeswater | 1,000 00 | 100 00 |
| Graham, J. C | Winnipeg, Man | 1,500 00 | 150 00 |
| Garner, Wm. E | Wapella, E. Assa | 500 00 | 25 00 |
| Gawley, Margaret W | Binbrook | 400 00 | 40 00 |
| Gerow, J. M | Brougham | 1,500 00 | 150 00 |
| Gerow, Lillie | Whitevale | 200 00 | 20 00 |
| Gerow, R. K | Whitevale | 200 00 | 20 00 |
| Green, F. L | Greenwood | 1,000 00 | 100 00 |
| Gerow, W. G | Oshawa | 500 00 | 50 00 |
| Gregory, J. W | Binbrook | 1,200 00 | 120 00 |
| Gilroy, G. R | Mount Forest | 500 00 | 50 00 |

LIST OF STOCKHOLDERS—*Continued.*

| Name. | Residence. | Amount subscribed for. | Amount paid up in cash. |
|---|---|---|---|
| | | $ c. | $ c. |
| Gilson, Jas | Thornbury | 500 00 | |
| Gilchrist, W. C | Orillia | 1,000 00 | 100 00 |
| Gillies, Dr. Jno | Teeswater | 10,000 00 | 1,000 00 |
| Goldie, H | Ayr | 800 00 | 80 00 |
| Goldie, Dr. Wm | Toronto | 2,000 00 | 200 00 |
| Goodspeed, Rev. Cal | Toronto | 4,000 00 | 400 00 |
| Gunn, N. B | Ingersoll | 400 00 | 40 00 |
| Goldie, G. E | Ayr | 800 00 | 80 00 |
| Goldie, Jno | Ayr | 2,000 00 | 200 00 |
| Gordon, Jas | Pickering | 1,000 00 | |
| Gordon, Dr. D. M | Lucknow | 1,000 00 | 100 00 |
| Hall, Mrs. Martha | Stratford | 400 00 | 400 00 |
| Hayes, W | Ingersoll | 400 00 | 40 00 |
| Harbron, Joseph | Kinsale | 500 00 | 50 00 |
| Hall, Sam., P | Goderich | 5,000 00 | 500 00 |
| Hall, Frances | Guelph | 2,500 00 | 250 00 |
| Hall, M. A | Guelph | 2,500 00 | 250 00 |
| Harkness, W. K | Toronto | 500 00 | 50 00 |
| Ham, Jno | Brougham | 500 00 | |
| Hatcher, O. M | Winnipeg, Man | 4,000 00 | 400 00 |
| Harvey, Dr. E E | Norwich | 1,000 00 | 100 00 |
| Halliday, Mrs. Jane | Harriston | 2,000 00 | 200 00 |
| Hearn, Margaret | Ingersoll | 500 00 | 50 00 |
| Herbert, Martha H | Belleville | 7,500 00 | 750 00 |
| Henwood, Dr. J. M | Toronto | 1,000 00 | 100 00 |
| Herald, W. J | Hamilton | 1,600 00 | 160 00 |
| Harald, Chas. A | Hamilton | 4,000 00 | 400 00 |
| Hindes, A | Oshawa | 1,000 00 | 100 00 |
| Higginbotham, Mrs. L | Virden, Man | 800 00 | 80 00 |
| Higgins, H. O. W | Toronto | 500 00 | |
| Hoig, Dr. D. S | Oshawa | 1,500 00 | 150 00 |
| Holliday, Thos | Stratford | 8,000 00 | 800 00 |
| Howey, Dr. R | Owen Sound | 1,000 00 | 100 00 |
| Hurlburt, Dr. H E | Clarksburg | 100 00 | 10 00 |
| Holloway, Fred. E | West Selkirk, Man | 2,000 00 | 100 00 |
| Hobson, John J | Whitby | 1,500 00 | 150 00 |
| Hyland, Mary J | Whitby | 1,000 00 | 100 00 |
| Hunton, Edith | Ottawa | 1,000 00 | 100 00 |
| Howden, R. F | Whitby | 1,000 00 | 100 00 |
| Hutton, Jno. E | Thornbury | 1,000 00 | 100 00 |
| Howarth, J. G | Toronto | 10,000 00 | |
| Hughes, E. W | Tilsonburg | 1,000 00 | |
| Hulme, Mabel B | Belleville | 4,000 00 | |
| Hunt, Jno. D | Carberry, Man | 100 00 | 10 00 |
| Innes, Jas | Guelph | 1,000 00 | 100 00 |
| Jackson, Robt | Petrolea | 2,000 00 | 200 00 |
| Jackson, J. A | Petrolea | 10,000 00 | 1,000 00 |
| Jaques, Dr. W. S | Trenton | 2,500 00 | 250 00 |
| Jackson, Egerton | Greenwood | 1,000 00 | 100 00 |
| Jamieson, Dr. C. J | Winnipeg, Man | 2,000 00 | 80 00 |
| Jamieson, Mrs. Annie | Harriston | 2,000 00 | 200 00 |
| Johnson, A. S | Fergus | 2,000 00 | 200 00 |
| Jull, Bennett | Ridgetown | 1,000 00 | |
| Kammerer, J. A | Toronto | 1,000 00 | 100 00 |
| Kanold, Mrs. Elizabeth | Port Colborne | 500 00 | 50 00 |
| Kerruish, T. L | Port Elgin | 1,000 00 | |
| Kean, Hugh | Guelph | 2,500 00 | 250 00 |
| Kerr, Helena A | Clinton | 1,000 00 | 100 00 |
| Kerr, Albert | Orillia | 500 00 | 50 00 |
| Kidd, W. G | Kingston | 1,000 00 | 100 00 |
| Knight, H. P | Belleville | 1,000 00 | 100 00 |
| Langrill, Dr. Jno. A | Hamilton | 3,000 00 | 300 00 |
| Lauchland, W | Oshawa | 1,000 00 | 100 00 |
| Lawrence, W. J | Port Hope | 2,000 00 | 200 00 |
| Lawrence, E. D | Kinsale | 1,000 00 | 100 00 |

LIST OF STOCKHOLDERS—*Continued.*

| Name. | Residence. | Amount subscribed for. | Amount paid up in cash. |
|---|---|---|---|
| | | $ c. | $ c. |
| Lee, C H | Moosomin, Assa | 500 00 | 50 00 |
| Lee, W. F | Winnipeg, Man | 4,000 00 | |
| Lillie, J. T. | Port Elgin | 500 00 | 50 00 |
| Little, A | Guelph | 1,000 00 | 100 00 |
| Lizars, Mrs. E | Stratford | 2,000 00 | |
| Little, Robt. E | Teeswater | 8,000 00 | 800 00 |
| Lister, W. S | Middlechurch, Man | 10,000 00 | 1,000 00 |
| Lough, W. R | Clinton | 4,000 00 | 400 00 |
| Lyons, Robt. Fern | Carberry, Man | 500 00 | 50 00 |
| Lyer, Henry | Walkerville | 1,000 00 | 100 00 |
| Lott, W. O | Trenton | 1,000 00 | 100 00 |
| Luke, Wm. Alex | Toronto | 500 00 | 50 00 |
| Ludlow, Wm. | Dundalk | 1,000 00 | 100 00 |
| Lunan, Alex. L | Regina, N.W.T. | 4,000 00 | 400 00 |
| Mackey, Levi | Greenwood | 2,000 00 | 200 00 |
| MacLaren, (M.P.), A. F | Stratford | 2,500 00 | 250 00 |
| MacLaren, J. A | Ottawa | 5,000 00 | 500 00 |
| Mair, Jno | Collingwood | 200 00 | 20 00 |
| Manuel, Walter | Whitby | 5,000 00 | 500 00 |
| Manning, Alex | Toronto | 10 000 00 | 1,000 00 |
| MacKay, Angus | Indian Head, Assa | 1,000 00 | 100 00 |
| Mair, Mrs. Agnes M | Collingwood | 300 00 | 30 00 |
| Macleod, Malcolm H | East Toronto | 1,000 00 | 100 00 |
| Mabee, Miss Sarah I | Winnipeg, Man | 1,000 00 | 100 00 |
| Mabee, Mrs. Sarah | Winnipeg, Man | 1,000 00 | 100 00 |
| Macdonald, Hon. Hugh J | Winnipeg, Man | 1 000 00 | 100 00 |
| Marsg, D. W | Calgary, Alberta | 2,000 00 | 200 00 |
| MacKay, Dr. Hugh | Carberry, Man | 500 00 | 50 00 |
| MacCrimmon, Dr. D. A | Ripley | 1,000 00 | 100 00 |
| Margach, Miss K. C | Ripley | 1,000 00 | 100 00 |
| Mearns, Dr. John | Woodstock | 1,000 00 | 50 00 |
| Meiklejohn, G. A | Tweed | 500 00 | 10 00 |
| Metcalfe & Sharpe | Winnipeg, Man | 4,000 00 | 400 00 |
| Milburn, T. | Toronto | 10,000 00 | 1,000 00 |
| Mills, Jas | Guelph | 2,000 00 | 200 00 |
| Miller, Dr. A. H | St. Thomas | 2,000 00 | 200 00 |
| Minshall, Dr. H | Brownsville | 2,000 00 | 200 00 |
| Milroy, Dr. Thos. M | Portage la Prairie | 2,000 00 | 200 00 |
| Moore, Alex | Greenwood | 2,000 00 | 100 00 |
| Moyer, Sylvester | Galt | 1,500 00 | 150 00 |
| Murray, Rev. J. L | Kincardine | 2,000 00 | 200 00 |
| Muma, Mrs. G. B | Ayr | 1,000 00 | 100 00 |
| Mosely, Jno | Goderich | 3,000 00 | 300 00 |
| Moore, Dr. Jno | Brooklin | 500 00 | 50 00 |
| Musgrove, A. H | Wingham | 1,000 00 | 20 00 |
| Moore, H. C | East Toronto | 1,000 00 | 100 00 |
| Murton, L. K | Oshawa | 100 00 | 100 00 |
| Moore, Jas | Brooklin | 1,000 00 | 100 00 |
| Mullock, Dr. M. J | Binbrook | 200 00 | |
| McKay, Dr. Angus | Ingersoll | 1,000 00 | 100 00 |
| McNally, A. H | Blair | 2,000 00 | 200 00 |
| McNab, John | Ayr | 1,000 00 | 100 00 |
| McMaster, E | Tiverton | 1,000 00 | |
| McArthur, A. G | Oak Lake, Man | 100 00 | 10 00 |
| McLagan, W. J | Mitchell | 1,000 00 | 100 00 |
| McLagan, Mrs. S. A | Mitchell | 1,000 00 | 100 00 |
| McEwan, A | Ayr | 3,000 00 | 300 00 |
| McDermott, Pat J | Minnedosa, Man | 1,000 00 | 100 00 |
| McKee, W. J | Windsor | 2,500 00 | |
| McKee, Dr. J. Fennell | Petrolea | 1,000 00 | 100 00 |
| McKenzie, Dr. T | Toronto | 2,500 00 | |
| McLellan, W. O | Harriston | 2,000 00 | 200 00 |
| McMillan, Hugh | Guelph | 2,500 00 | 250 00 |
| McRitchie, Dr. Thos. L | Harwich | 1,000 00 | 100 00 |
| McMillan, J. F | Leamington | 1,000 00 | |
| McCullough, Dr. H. R | Harriston | 500 00 | 50 00 |
| McCutcheon, Mrs. B | Petrolea | 1,000 00 | 100 00 |
| McDonald, E. G | Harriston | 2,000 00 | 200 00 |

LIST OF STOCKHOLDERS.—*Continued.*

| Name. | Residence. | Amount subscribed for. | Amount paid up in cash |
|---|---|---|---|
| | | $ c. | $ c. |
| Newstead, John | Guelph | 1,000 00 | 100 00 |
| Newstead, Thos | Guelph | 1,000 00 | 100 00 |
| Nesbitt, W. J | Clinton | 1,000 00 | 100 00 |
| Nesbitt, Mrs. Wm | Clinton | 1,000 00 | 100 00 |
| Nesbitt, Olivia G | Clinton | 1,000 00 | 100 00 |
| Nesbitt, Sara E | Clinton | 1,000 00 | 100 00 |
| Nichols, Miss A | Brooklin | 2,000 00 | 200 00 |
| Nicol, W. A | Brandon, Man | 100 00 | |
| Norris, Jas | Kincardine | 1,000 00 | 100 00 |
| Noxon, Stephen | Ingersoll | 1,000 09 | 100 00 |
| Noonan, J. P | Mount Forest | 500 00 | |
| Page, Josiah | Ingersoll | 1,000 00 | 100 00 |
| Parker, Henry | Durham | 4,000 00 | 400 00 |
| Patterson, John M | Galt | 1,000 00 | 100 00 |
| Pratt, John | Heathcote | 1,000 00 | 100 00 |
| Pasmore, W. J | Guelph | 1,000 00 | 100 00 |
| Paynter, Joseph | Carberry, Man | 2 000 00 | 200 00 |
| Pepper, John | Palgrave | 400 00 | 40 00 |
| Phillips, W. A | Listowel | 1,000 00 | 100 00 |
| Phillips, Robt | Fergus | 1,000 00 | 100 00 |
| Pritchard, A. J | Fergus | 800 00 | 80 00 |
| Porter, H. A | Oshawa | 500 00 | 50 00 |
| Quinn, Samuel | Smith's Falls | 500 00 | 50 00 |
| Reekie, J. S | Boissevain, Man | 1,000 00 | 100 00 |
| Reynolds, A J | Mount Forest | 500 00 | |
| Reid, J. B | Toronto | 11,000 00 | 100 00 |
| Richardson, Jas | Kinsale | 500 00 | 50 00 |
| Rothwell, Ellen M | Ingersoll | 500 00 | 50 00 |
| Rowe, Anthony | Mitchell | 3,200 00 | 320 00 |
| Rutherford, S. T | Listowel | 1,000 00 | 100 00 |
| Rogerson, Margaret | Walkerton | 1,000 00 | 100 00 |
| Robinson, Jessie | Collingwood | 800 00 | 80 00 |
| Rogers, W. D | Pickering | 1,000 00 | |
| Robertson, Jas | Teeswater | 2,000 00 | 200 00 |
| Sadler, Wilfred | Kinsale | 500 00 | 50 00 |
| Sargeant, W | Barrie | 2,000 00 | 200 00 |
| Saunders, A. V | Ingersoll | 1,000 00 | 100 00 |
| Saunders, C. E | Ingersoll | 1,000 00 | 100 00 |
| Slaughter, Mrs. E | Elmvale | 1,000 00 | |
| Stanley, W. J | Pickering | 1,000 00 | 40 00 |
| Slaughter, Joseph | Elmvale | 5,000 00 | 500 00 |
| Savage, Agnes Grey | Chesley | 500 00 | 50 00 |
| Smale, Dr. S. B | Wroxeter | 2,500 00 | 250 00 |
| Secor, Sarah A | Collingwood | 2,500 00 | 250 00 |
| Snell, J. A | Wiarton | 1,000 00 | 100 00 |
| Spetz, Theo | Berlin | 1,000 00 | 100 00 |
| Steet, Rosa E | Stratford | 8,000 00 | 800 00 |
| Stevens, Jas | Ingersoll | 1,000 00 | 100 00 |
| Stewart, Alex | Clinton | 8,000 00 | 800 00 |
| Stewart, Rev. Wm | Toronto | 5,000 00 | 500 00 |
| Shea, John H | Greenwood | 2,000 00 | 200 00 |
| Steele, Dr. M | Tavistock | 500 00 | 50 00 |
| Stephens, L. H | Campbellford | 500 00 | 50 00 |
| Stewart, Barabara F | Winnipeg, Man | 1,000 00 | 100 00 |
| Sebert, Louis J | Brooklin | 500 00 | 50 00 |
| Shields, A. M | Campbellford | 2,000 00 | 100 00 |
| Smith, Harriet | Dundas | 500 00 | 50 00 |
| Stirton, James | Verschoyle | 1,000 00 | 100 00 |
| Smith, Mrs. R | Stratford | 2,000 00 | 200 00 |
| Squire, Wm | Mitchell | 5,000 00 | 500 00 |
| Stringer, C. W | Belleville | 2 000 00 | 200 00 |
| Smith, H. G | Toronto | 2,500 00 | |
| Simpson, Dr. G. Reid | Hamilton | 2,000 00 | 200 00 |
| Smith, Frank W | Brandon, Man | 200 00 | 20 00 |
| Scott, J. W | Listowel | 5,000 00 | 500 00 |

LIST OF STOCKHOLDERS.—*Concluded.*

| Name. | Residence. | Amount subscribed for. | Amount paid up in cash. |
|---|---|---|---|
| | | $ c. | $ c. |
| Shultis, Dr. John | Heathcote | 100 00 | 10 00 |
| Sonley, George H | Whitby | 1,000 00 | 100 00 |
| Stokes, Jacob | Goderich | 5,000 00 | 500 00 |
| Somers, A. V | Beeton | 9,000 00 | 337 80 |
| Somers, G. T | Beeton | 1,000 00 | 100 00 |
| Stuart Bros | Mitchell | 2,000 00 | 200 00 |
| Somers, Frank I | Beeton | 10,000 00 | ..... |
| Sudworth, W. A | Ingersoll | 4,000 00 | 400 00 |
| Taylor, Alex | Goderich | 1,000 00 | 100 00 |
| Tremble, Mrs. Lucy | Greenwood | 500 00 | 50 00 |
| Tremble, A | Greenwood | 500 00 | 50 00 |
| Thomson, John | Whitby | 4,000 00 | 400 00 |
| Turnbull, Dr. A. R | Moosejaw | 2,000 00 | 200 00 |
| Thomson, Miss C | Whitby | 3,000 00 | 300 00 |
| Thomson, Wm | Orillia | 1,000 00 | 100 00 |
| Todd, Dr. J. O | Winnipeg, Man | 1,500 00 | 150 00 |
| Vandusen, W | Tara | 10,000 00 | 1,000 00 |
| Vanstone, Wm | Pickering | 1,000 00 | 100 00 |
| Underhill, James A | Port Perry | 400 00 | 40 00 |
| Venner, Thos | Orillia | 1,000 00 | 100 00 |
| Vogan, S. W | Walkerton | 500 00 | 50 00 |
| Way, Bidwell | Hamilton | 500 00 | 50 00 |
| Wallbridge, Francis | Belleville | 1,500 00 | 112 00 |
| Walley, F. G | Ingersoll | 1,000 00 | 100 00 |
| Whelliham, David | Campbellville | 2,000 00 | 200 00 |
| Wren, John T | Winnipeg, Man | 400 00 | ..... |
| Williams, Kate | St. Thomas | 2,000 00 | 200 00 |
| Williams, R. S, Sr | Toronto | 11,000 00 | 100 00 |
| Wishart, Dr. D. J. G. (Trustee) | Toronto | 400 00 | 40 00 |
| Wilson, L | Toronto | 9,000 00 | ..... |
| Wilson, Dr. R. I | Toronto | 1,000 00 | ..... |
| Wilkinson, Rev. J. W | Trenton | 1,000 00 | 84 00 |
| Woods, Geo. B | Toronto | 5,000 00 | 500 00 |
| Whyte, Dr. J. T | Killarney, Man | 100 00 | 10 00 |
| Woon, Robt | Oshawa | 1,000 00 | 100 00 |
| Yule, Alex | Harriston | 1,000 00 | ..... |
| Young, Dr. Thomas A | Pickering | 500 00 | ..... |
| Young, Dr. Robert C | Ridgetown | 2,000 00 | 200 00 |
| | | $745,200 00 | $62,255 52 |

## PEOPLE'S LIFE INSURANCE COMPANY.

*Commenced business, 4th May*, 1892.

HEAD OFFICE, TORONTO.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

Hon. J. R. Stratton ..... Peterboro, Ont.
T. P. Coffee ..... Toronto, Ont.
D. W. Karn ..... Woodstock, Ont.
C. Kloepfer, M. P ..... Guelph, Ont.
F. M. Holland ..... Toronto, Ont.

*Officers* :

Hon. J R. Stratton, President ..... Peterboro, Ont.
T. P. Coffee, Vice-President ..... Toronto, Ont.
D. W. Karn, Vice-President ..... Woodstock, Ont.
W. D. Hall, Manager ..... Toronto, Ont.
Thomas Jolliffe, Secretary ..... Toronto, Ont.

Authorized Debenture Capital, $50,000 00.
Deposit at Provincial Treasury, $10,000.00.

Statement for the year ending 31st December, 1900.

ASSETS.

| | | |
|---|---|---|
| Debentures of Loan Corporation | | $15,000 00 |
| Loans on Company's policies | | 969 00 |
| Deposit receipts, Government deposit | $10,000 00 | |
| Cash on hand, head office | 369 76 | |
| Dominion Permanent Loan Co., Toronto | 6,483 40 | |
| | | 16,853 16 |
| Cash in agents' hands | | 14,393 16 |
| Outstanding premiums | | 11,415 16 |
| Deferred " | | 116 24 |
| Interest | | 692 33 |
| Office furniture (not extended) | $759 69 | |
| Other assets | | 1,000 00 |
| Total assets | | $60,439 05 |

LIABILITIES.

| | |
|---|---|
| Reinsurance reserve for Life Insurance Contracts (interest being taken at 4½ per cent.) | $56,861 00 |
| Interest accrued | 1,444 69 |
| Medical fees outstanding | 426 00 |
| All other liabilities | 237 46 |
| Total amount of liabilities, except debentures | $58,969 15 |
| Debentures : capital paid up | $50,000 00 |

### Receipts

| | | |
|---|---|---|
| Cash received for premiums (gross) | | $27,329 44 |
| " interest | | 570 36 |
| " premiums on debentures | | 1,000 00 |
| " medical fees | | 15 75 |
| " borrowed money | | 3,750 00 |
| " advances returned | | 323 84 |
| " commission returned | | 7 25 |
| " other sources | | 259 07 |
| Total receipts | | $33,255 71 |

### Expenditure

| | | |
|---|---|---|
| Amount paid for rent | | $ 682 50 |
| " taxes | | 326 31 |
| " interest | | 2 430 05 |
| " agents' commission | | 2,356 74 |
| " salaries | | 4,142 67 |
| " medical fees | | 1,225 60 |
| " travelling expenses | | 1,922 22 |
| " postage, telegrams, etc | | 131 19 |
| " printing, stationary and advertising | | 617 95 |
| " statutory assessment and license fee | | 43 89 |
| " legal expenses | | 25 00 |
| " sundry expenses | | 464 62 |
| Total expenses of management | | $14,368 74 |

### Miscellaneous

| | | |
|---|---|---|
| Amount paid for losses | | $ 1,751 36 |
| " returned premiums | | 26 21 |
| " advances to agents | | 7,379 18 |
| " surrenders | | 444 10 |
| " invested (not extended) | $15,969 | |
| " re-insurance | | 6 37 |
| " commission (special contracts) | | 354 45 |
| " repayment of loan | | 3,950 00 |
| Total expenditure | | $28,280 41 |

### MISCELLANEOUS.

| Life. | Number. | $ c. |
|---|---|---|
| Contracts in force 31st December, 1899 | 790 | 1,247,651 09 |
| " taken during 1900, new or renewed | 196 | 227,250 00 |
| Gross number and amount of contracts on foot at any time during 1900 | 986 | 1,474,901 09 |

| Deductions: | Number. | Amount. |
|---|---|---|
| | | $ |
| Contracts matured in 1900 by death | 2 | 2,500 |
| " lapsed in 1900 | 286 | 488,000 |
| " surrendered for which cash values were paid (extended) | 5 | 7,000 |
| " surrendered $15,000 for which paid up policies have been granted amounting to 2,846 | 6 | |
| Difference extended | | 12,154 |
| Total deductions extended | 299 | $509,654 00 |

| | | |
|---|---|---|
| Number and amount of contracts on foot at 31st December 1900 | 687 | $965,247 09 |
| Less number and amount of contracts reinsured: none. | | |

## LIST OF DEBENTURE HOLDERS.

| Name. | Residence. | Amount subscribed. | Amount paid up. |
|---|---|---|---|
| | | $ c. | $ c. |
| Abbott, Edwin | Brockville | 600 00 | 600 00 |
| Abbott, Estate J. N | " | 600 00 | 600 00 |
| Anderson, Emily | Port Dover | 200 00 | 200 00 |
| Bowie, Robert | Brockville | 1,600 00 | 1,600 00 |
| Coffee, T. P | Toronto | 1,200 00 | 1,200 00 |
| Coffee, F. C | " | 1,200 00 | 1,200 00 |
| " | " | 4,000 00 | 4,000 00 |
| Coffee, T. P | " | 3,500 00 | 3,500 00 |
| " | " | 200 00 | 200 00 |
| Cross, Dennis | " | 300 00 | 300 00 |
| Flett, John | " | 1,150 00 | 1,150 00 |
| Frances, Allan | Renfrew | 600 00 | 600 00 |
| Forham, M | Owen Sound | 1,200 00 | 1,200 00 |
| Greenfield, Victoria | Toronto | 600 00 | 600 00 |
| Hubbard, C | " | 500 00 | 500 00 |
| Hope, James | Ottawa | 500 00 | 500 00 |
| Harrison, Mary | Toronto | 100 00 | 100 00 |
| Holland, F. M | " | 1,200 00 | 1,200 00 |
| " | " | 15,000 00 | 15,000 00 |
| " | " | 3,750 00 | 3,750 00 |
| Karn, D. W | Woodstock | 1,200 00 | 1,200 00 |
| Kloepfer, C | Guelph | 1,200 00 | 1,200 00 |
| Kilgore, S. F | Toronto | 500 00 | 500 00 |
| King, Mary D | " | 300 00 | 300 00 |
| Kydd, Mary F | Simcoe | 200 00 | 200 00 |
| Lees, John | " | 400 00 | 400 00 |
| Macdonnell & Farrell | Kingston | 500 00 | 500 00 |
| " " | " | 500 00 | 500 00 |
| Mitchell, John | Toronto | 100 00 | 100 00 |
| Pamphelon, Ellen F | " | 2,000 00 | 2,000 00 |
| Peek, Charles | " | 200 00 | 200 00 |
| Peek, S. A | " | 100 00 | 100 00 |
| Phillips, Ed | " | 300 00 | 300 00 |
| Sullivan, Hon. M | Kingston | 600 00 | 600 00 |
| Smith, H. C | Toronto | 400 00 | 400 00 |
| Stratton, J. R., Hon | Peterboro | 1,200 00 | 1,200 00 |
| Tait, Florence A | Toronto | 500 00 | 500 00 |
| Turner, Frank | " | 600 00 | 600 00 |
| Thorne, Horace | " | 1,200 00 | 1,200 00 |
| Total | | 50,000 00 | 50,000 00 |

# RECAPITULATION

OF

# ASSETS, LIABILITIES, REVENUE AND EXPENDITURE

## OF LIFE AND ACCIDENT INSURANCE COMPANIES.

## LIFE INSURANCE COMPANIES.

### ASSETS FOR YEAR ENDING 31st DECEMBER, 1900.

| Name of Company. | Loans on Company's policies. | Bonds, mortgages, and other investments. | Interest accrued. | Cash. | Agents balances. | Bills receivable. | Premiums on capital stock. | Premiums outstanding. | Deferred premiums. | Lease of land. | Capital stock called but unpaid. | Other assets. | Total. | Office furniture, etc. | Subscribed capital stock uncalled. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. |
| Continental Life (Joint Stock) | ..... | 28,050 00 | 472 67 | 26206 29 | ..... | 1,348 99 | 3,178 60 | 3,461 52 | 3,517 75 | ..... | 12714 48 | (b)975 27 | 79,925 55 | 301 01 | 670,230 00 |
| Farmers and Traders Life and Accident (Joint Stock) (a) | ..... | 35,323 77 | 1,025 22 | 8525 37 | ... .... | 2,715 88 | ... .... | 4,720 64 | ..... | 141 47 | 2862 50 | ... .... | 55,314 85 | ..... | 312,660 00 |
| People's Life (Mutual) | 969 00 | 15,000 00 | 692 33 | 16853 16 | 14393 16 | .. .... | ..... | 11415 16 | 116 24 | .... | ..... | 1,000 00 | 60,439 05 | 759 69 | .... ..... |
| Totals | 969 00 | 78,373 77 | 2,190 22 | 51584 82 | 14393 16 | 4,064 87 | 3,178 60 | 19597 32 | 3,633 97 | 141 47 | 15576 98 | 1,975 27 | 195,679 45 | 1,060 70 | 982,890 00 |

Government deposits are as follows: Continental Life, $25,000; People's Life, $10,000.
(a) Now amalgamated with Continental Life.
(b) Advances to agents.

### LIABILITIES FOR YEAR ENDING 31st DECEMBER, 1900.

| Name of Company. | | Re-insurance Reserve. | Salaries and fees. | Medical fees. | Advance premiums. | Interest due or accrued. | Commission. | Other liabilities. | Total liabilities except paid up capital stock. | Paid up capital or debenture stock. | Contingent liabilities: Discounted bills. | Number of policies in force. | Net amount at risk. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. |
| Continental Life (Joint Stock) | (b) | 17,320 60 | 100 00 | 889 70 | 5 00 | ..... | 1,584 92 | ..... | 19,900 22 | 62,255 52 | 8,816 85 | 541 | 683,200 00 |
| Farmers' and Traders' Life and Accident (Joint Stock) (a) | (c) | 36,257 60 | .... ..... | 217 00 | ..... | ..... | 1,394 32 | .. .. | 37,868 92 | 31,878 58 | ..... | 898 | 899,500 00 |
| People's Life (Mutual) | (c) | 56,861 00 | ..... ..... | 426 00 | ..... | 1,444 69 | ... .... | 237 46 | 58,969 15 | 50,000 00 | .... .... | 687 | 965,247 09 |
| Totals | | 110,439 20 | 100 00 | 1,532 70 | 5 00 | 1,444 69 | 2,979 24 | 237 46 | 116,738 29 | 144,134 10 | 8,816 85 | 2,126 | 2,547,947 09 |

(a) Now amalgamated with Continental Life.
(b) Calculated on the Hm. Table, interest at 3½ per cent. per annum.
(c) Calculated on the Hm. Table, interest at 4½ per cent. per annum.

## INCOME FOR YEAR ENDING 31st DECEMBER, 1900.

| Name of Company. | Gross premium. | Interest. | Borrowed money. | Advances returned. | Premium on debentures. | Calls on ock. | Commission on risks re-insured. | Other sources. | Total. |
|---|---|---|---|---|---|---|---|---|---|
| | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. |
| Continental Life (Joint Stock) | 15,614 72 | 1,376 51 | ..... | ..... | ..... | 40,479 07 | 235 25 | ..... | 57,705 55 |
| Farmers' and Traders' Life and Accident (Joint Stock) (a) | 23,406 60 | 708 58 | ..... | 106 08 | ..... | 50 00 | 3 63 | 285 52 | 24,560 41 |
| People's Life (Mutual) | 27,329 44 | 570 36 | 3,750 00 | 323 84 | 1,000 00 | ..... | ..... | 282 07 | 33,255 71 |
| Totals | 66,350 76 | 2,655 45 | 3,750 00 | 429 92 | 1,000 00 | 40,529 07 | 238 88 | 567 59 | 115,521 67 |

## EXPENDITURE FOR THE YEAR ENDING 31st DECEMBER, 1900.

| Name of Company. | Expenses of management. | | | | | Total expenses of management. | Repayment of Loans. | Surrenders. | Organization expenses. | Rebates, returned premiums. | Losses. | Re-insurance. | Advanced to agents. | Bills receivable. | Other expenditures. | Total. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Agents' commission and salary. | Salaries. | Medical fees. | Legal expenses. | All other. | | | | | | | | | | | |
| | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. |
| Continental Life (Joint Stock) | 13,312 52 | 3,108 06 | 2,087 30 | 57 73 | 6,924 69 | 25,490 30 | ..... | ..... | 4,411 00 | 125 23 | ..... | 439 00 | 975 27 | 2,700 00 | 180 03 | 34,320 83 |
| Farmers' & Traders' Life & Accident (Joint Stock) (a) | 7,789 03 | 1,796 00 | 1,321 50 | 287 94 | 2,505 73 | 13,700 20 | ..... | ..... | ..... | 28 85 | 2,500 00 | 140 98 | ..... | ..... | 191 53 | 16,561 56 |
| People's Life (Mutual) | 2,356 74 | 4,142 67 | 1,225 60 | 25 00 | 6,618 73 | 14,368 74 | 3,950 00 | 444 10 | ..... | 26 21 | 1,751 36 | 6 37 | 7,379 18 | ..... | 354 45 | 28,280 41 |
| Totals | 23,458 29 | 9,046 73 | 4,634 40 | 370 67 | 16,049 15 | 53,559 24 | 3,950 00 | 444 10 | 4,411 00 | 180 29 | 4,251 36 | 586 35 | 8,354 45 | 2,700 00 | 726 01 | 79,162 80 |

(a) Now amalgamated with Continental Life.

# JOINT STOCK FIRE INSURANCE COMPANIES

YEAR ENDING 31ST DECEMBER, 1900.

## EQUITY FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO, ONT.

*Commenced business 15th February*, 1898.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

| | | | |
|---|---|---|---|
| Arch'd Campbell, Toronto Junction, | Ont | Thomas Crawford, M.P.P., Toronto | Ont. |
| C. C. VanNorman, Toronto, | " | Edward Morgan, " | " |
| David Carlyle, J.P., " | " | H. E. Irwin, " | " |
| Wm. Hendrie, Jr., Hamilton, | " | W. H. Biggar, K.C., Belleville, | " |
| A. F. McLaren, M.P., Stratford, | " | Stephen Noxon, Ingersoll, | " |

C. H. Elliott, London, Ont.

*Officers* :

Arch'd Campbell, President.....Toronto Junction, Ont.
Thomas Crawford, M.P.P., Vice-President....Toronto, Ont.
W. Greenwood Brown, General Manager.....Toronto, Ont.

Authorized capital, $1,000,000.

Subscribed capital, $500,000 ; paid up, $50,000.

Securities deposited in Treasury of Ontario, $25 000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900

ASSETS.

| | | |
|---|---|---|
| Cash value mortgage | | $20,000 00 |
| " " " of bonds, City of Toronto | | 24,350 00 |
| Actual cash on hand, head office | $ 126 03 | |
| Cash on deposit in following chartered banks : | | |
| Bank of Montreal, Toronto | 10,000 00 | |
| Imperial Bank (Government deposit) | 650 00 | |
| | | 10,776 03 |
| Proportion of office rent | | 137 77 |
| Interest due or accrued | | 199 28 |
| Premiums outstanding (in agents' hands, secured by guarantee bonds) | | 9,225 68 |
| Office furniture, Goad's plans, etc. (not extended) | $2,347 09 | |
| Total assets | | $64,688 76 |
| Subscribed capital stock uncalled | | $450 000 00 |

LIABILITIES

| | | |
|---|---|---|
| Amount of adjusted losses | $1,339 46 | |
| " " supposed losses | 1,500 00 | |
| | | $ 2,839 46 |
| " " resisted losses | | 4 500 00 |
| Unearned premiums, being 50% of gross premiums | | 33,851 53 |
| Amount due for directors' fees | | 509 15 |
| " outstanding cancellations | | 100 00 |
| " commission | | 1,615 00 |
| " re insurance | | 1,645 00 |
| " Company's Inspector's expenses | | 65 40 |
| " salaries | | 75 00 |
| " rent | | 225 00 |
| " other liabilities | | 1,666 65 |
| Total liabilities | | $47,092 19 |
| Capital stock paid up | | $50 000 00 |

### Receipts

| | | |
|---|---|---|
| Cash received for gross premiums | | $71,323 72 |
| " interest | | 2,128 37 |
| " re-insurance on losses | | 4 400 99 |
| Total receipts | | $77,853 08 |

### Expenditure

(*a*) *Expenses of Management :*

| | |
|---|---|
| Cash paid for law costs | $ 79 00 |
| " agents' commission | 11,609 98 |
| " mercantile agency, $50 ; Guarantee bonds, $128.25 | 178 25 |
| " investigation and adjustment of claims | 619 24 |
| " interest, discount and exchange | 698 49 |
| " statutory assessment and license fees (Ontario) | 118 77 |
| " Revenue Tax (Ontario) | 169 87 |
| " travelling expenses | 722 32 |
| " rent and taxes | 719 87 |
| " salaries, directors' and auditors' fee | 5,774 74 |
| " printing, stationery and advertising | 1,373 10 |
| " postage, telegrams, etc | 284 09 |
| " other expenses | 590 43 |
| Total expenses of management | $22,938 15 |

(*b*) *Miscellaneous Payments :*

| | | |
|---|---|---|
| Cash paid for losses which occurred prior to 1900 | $ 1,170 81 | |
| " " " " during " | 43,468 44 | |
| | | $44,639 25 |
| " re-insurance | | 9,131 05 |
| " rebate, and returned premiums | | 5,299 28 |
| " dividends | | 750 00 |
| " office furniture and Goad's plans, etc | | 845 30 |
| " investments (not extended) | $5,000 | |
| Total expenditure | | $83,603 03 |

### Miscellaneous.

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 3,970 | $ 4,345,379 12 |
| Policies taken during 1900 | 5,207 | 6,877,561 00 |
| Gross number and amount of risks in force at any time during 1900 | 9,177 | $11,222,940 12 |
| Deduct expired and cancelled in 1900 | 3,482 | 3,644,812 67 |
| Amount in force 31st December, 1900 | 5,695 | $ 7,578,127 45 |
| Less re-insured | | 1,163,569 00 |
| Net risks actually carried by Company at 31st December, 1900 | 5,695 | $ 6,414,558 45 |

# THE EQUITY FIRE INSURANCE COMPANY.

## LIST OF SHAREHOLDERS.

| Name. | Residence. | Amount subscribed. | Amount paid. |
|---|---|---|---|
| | | $ c. | $ c. |
| Ainlay, Thomas | Mount Forest | 500 00 | 50 00 |
| Ainsworth, O. H | Guelph | 2,000 00 | 200 00 |
| Allen, H. P | London | 1,000 00 | 100 00 |
| Alexander, A. W | Guelph | 1,000 00 | 100 00 |
| Alexander, Dr. W. H | Toronto | 1,000 00 | 100 00 |
| Arthur, Dr. J. Robins | Collingwood | 1,000 00 | 100 00 |
| Bailey, James | Harriston | 500 00 | 50 00 |
| Baldwin, G. S | Aurora | 2,000 00 | 200 00 |
| Ball, Geo | Barrie | 1,000 00 | 100 00 |
| Barker, Clarissa | Bloomfield | 10,000 00 | 1,000 00 |
| Barrett, Harold | Port Hope | 500 00 | 50 00 |
| Barrick, Dr. E. J. | Toronto | 1,000 00 | 100 00 |
| Beacock, Dr. D. V | Brockville | 1,000 00 | 100 00 |
| Begg, Wm. R | Toronto | 1,000 00 | 100 00 |
| Bell, Edwin | Chatham | 3,000 00 | 300 00 |
| Berry, Wm | Brantford | 2,000 00 | 200 00 |
| Bell, Judge | Chatham | 4,000 00 | 400 00 |
| Biggar, W. H | Belleville | 1,000 00 | 100 00 |
| Blair, George F | Brussels | 1,000 00 | 100 00 |
| Boles, Jas. P | Ingersoll | 2,000 00 | 200 00 |
| Bonnick, Joseph | Toronto | 1,000 00 | 100 00 |
| Bowerman, D. B | Bloomfield | 2,000 00 | 200 00 |
| Boyer, John P | Kincardine | 1,000 00 | 100 00 |
| Bowerman, L. H | Toronto | 1,500 00 | 150 00 |
| Bristol, Carrie E | Guelph | 1,000 00 | 100 00 |
| Brown, F. Clement | Toronto | 1,000 00 | 100 00 |
| Brown, Wm. Greenwood | Toronto | 2,500 00 | 250 00 |
| Brown, Margaret | Toronto | 10,000 00 | 1,000 00 |
| Brook, B. F | Listowel | 1,000 00 | 100 00 |
| Bruce, E. W | Toronto | 1,000 00 | 100 00 |
| Bruce, Dr. W. M | Toronto | 2,000 00 | 200 00 |
| Buchanan, J. H | Woodstock | 1,000 00 | 100 00 |
| Burgess, Herbert H | Owen Sound | 1,500 00 | 150 00 |
| Burr, Emma C | Guelph | 2,000 00 | 200 00 |
| Burr, F. C | Guelph | 2,000 00 | 200 00 |
| Burr, M. W | Guelph | 2,500 00 | 250 00 |
| Burritt, A. & Co | Mitchell | 5,000 00 | 500 00 |
| Bywater, A. E | Trenton | 500 00 | 50 00 |
| Cable, William | Toronto | 1,000 00 | 100 00 |
| Cameron, Emily and Maud | Petrolea | 1,000 00 | 100 00 |
| Cameron, John H | Brussels | 2,000 00 | 200 00 |
| Campbell, Arch | Toronto Junction | 5,000 00 | 500 00 |
| Campbell, Arch. G | Harriston | 1,000 00 | 100 00 |
| Carlyle, David | Toronto | 5,000 00 | 500 00 |
| Carlyle, Isabel | Toronto | 300 00 | 30 00 |
| Carpenter, E. R | Collingwood | 1,000 00 | 100 00 |
| Carroll, Mrs. Ellen | Toronto | 1,000 00 | 100 00 |
| Carscadden, Thos | Galt | 2,000 00 | 200 00 |
| Carscadden, Nellie E | Galt | 3,000 00 | 300 00 |
| Carson, Samuel | Meaford | 1,000 00 | 100 00 |
| Chisholm, W. D | Belleville | 1,000 00 | 100 00 |
| Chrysler, M. A | Toronto Junction | 1,000 00 | 100 00 |
| Clarke, Eunice | Bloomfield | 5,000 00 | 500 00 |
| Clarke, Eugenia M | Toronto | 5,000 00 | 500 00 |
| Cockburn, A. P | Toronto | 1,000 00 | 100 00 |
| Cody, W. S | Windsor | 1,000 00 | 100 00 |
| Colbeck, F. C | Toronto Junction | 3,000 00 | 300 00 |
| Cormack, James | Guelph | 2,000 00 | 200 00 |
| Connell, Dr. J. C | Kingston | 1,000 00 | 100 00 |
| Cooke, John C | Kincardine | 1,000 00 | 100 00 |
| Courtice, Rev. A. C., D.D | Toronto | 2,000 00 | 200 00 |
| Crawford, G. S | Toronto | 1,000 00 | 100 00 |
| Crawford, Thos., M.P.P | Toronto | 3,000 00 | 300 00 |
| Cressman, Alva W | Norwich | 1,000 00 | 100 00 |
| Cressman, Clara | Norwich | 1,000 00 | 100 00 |
| Cronk, J. S | Picton | 6,000 00 | 600 00 |

LIST OF SHAREHOLDERS.—*Continued.*

| Name. | Residence. | Amount subscribed. | Amount paid. |
|---|---|---|---|
| | | $ c. | $ c. |
| Doolittle, S. L | Ingersoll | 2,000 00 | 200 00 |
| Dow, Dr. W. G | Owen Sound | 1,000 00 | 100 00 |
| Dufton & Sons | Stratford | 500 00 | 50 00 |
| Dunlop, James | Hamilton | 1,000 00 | 100 00 |
| Eakins, Thomas | Harriston | 500 00 | 50 00 |
| Eastwood, Miss Ida G | Toronto Junction | 2,000 00 | 200 00 |
| Egan, Chas | Petrolea | 500 00 | 50 00 |
| Elliott, Wm. A | Mitchell | 5,000 00 | 500 00 |
| Elliott, Dr. A. G | Lucknow | 1,000 00 | 100 00 |
| Elliott, C. H | London | 1,000 00 | 100 00 |
| Escott, Marion Minerva | London | 1,000 00 | 100 00 |
| Farran, W. W | Clinton | 1,000 00 | 100 00 |
| Ferguson, D. M | Stratford | 1,000 00 | 100 00 |
| Follett, Jos. J | Toronto | 1,000 00 | 100 00 |
| Ford, Thos. S | Mitchell | 1,000 00 | 100 00 |
| Forrester, Andrew | Mitchell | 5,000 00 | 500 00 |
| Fowke, F. L | Oshawa | 1,000 00 | 100 00 |
| Frawley, M. J | Barrie | 2,000 00 | 200 00 |
| Frost, George | Tilsonburg | 1,000 00 | 100 00 |
| Gibson, Rev. John | Norwood | 1,000 00 | 100 00 |
| Gilles, John | Teeswater | 1,000 00 | 100 00 |
| Goodale, Marion | Milverton | 1,000 00 | 100 00 |
| Goodale, Elizabeth | Milverton | 1,000 00 | 100 00 |
| Gourlay, Richard | Toronto Junction | 2,000 00 | 200 00 |
| Govenlock, Wm | Seaforth | 10,000 00 | 1,000 00 |
| Gowan, Senator J. R | Barrie | 1,000 00 | 100 00 |
| Gowans, John | Toronto | 2,000 00 | 200 00 |
| Gray, James | Kincardine | 1,000 00 | 100 00 |
| Groves, Dr. A | Fergus | 1,000 00 | 100 00 |
| Hall, Z. A | Penetanguishene | 1,000 00 | 100 00 |
| Hallam, John | Toronto | 1,000 00 | 100 00 |
| Halls, Samuel P | Goderich | 2,000 00 | 200 00 |
| Hamilton, Jas. R | Brantford | 1,000 00 | 100 00 |
| Hara, F. N | St. Catharines | 500 00 | 50 00 |
| Hawk, Dr. Albert | Galt | 5,000 00 | 500 00 |
| Hawley, Deborah | Bath | 2,500 00 | 250 00 |
| Haywood, Alfred | Toronto | 1,000 00 | 100 00 |
| Henwood, Dr. A. J | Brantford | 5,000 00 | 500 00 |
| Henwood, Dr. Reginald | Brantford | 2,000 00 | 200 00 |
| Hill, Jonathan Albert | Toronto | 4,000 00 | 400 00 |
| Hiscox, Wm | Port Perry | 500 00 | 50 00 |
| Hendrie, Wm., Jr | Hamilton | 3,000 00 | 300 00 |
| Hortin, Wm | Windsor | 2,000 00 | 200 00 |
| Houston, John | Clinton | 1,000 00 | 100 00 |
| Howell, O. C | Hamilton | 500 00 | 50 00 |
| Hubbard. A. I | Toronto | 1,000 00 | 100 00 |
| Innes, James | Guelph | 2,000 00 | 200 00 |
| Irwin, H. E | Toronto | 5,000 00 | 500 00 |
| Irwin, John W | Clinton | 1,000 00 | 100 00 |
| Jarvis, Chauncey G | London | 500 00 | 50 00 |
| Jenkins, Frederica E | Owen Sound | 1,000 00 | 100 00 |
| Jennings, B | Toronto | 500 00 | 50 00 |
| Jewell, John | Harriston | 500 00 | 50 00 |
| Keefer, J. G | Norwood | 2,000 00 | 200 00 |
| Kerr, Jas | Sarnia | 1,500 00 | 150 00 |
| Kilgour, Rev. Jas | Peterboro | 5,000 00 | 500 00 |
| King, W. C | Bowmanville | 9,000 00 | 900 00 |
| Kitchen, W. J | Galt | 5,000 00 | 500 00 |
| Knox, John | Norwood | 2,000 00 | 200 00 |
| Laird, John | Picton | 1,000 00 | 100 00 |
| Lewis, Wm | Mount Forest | 500 00 | 50 00 |
| Leonard, H. F | Brantford | 500 00 | 50 00 |
| Luke, Sidney | Tilsonburg | 1,000 00 | 100 00 |

LIST OF SHAREHOLDERS.—*Continued.*

| Name. | Residence. | Amount subscribed. | Amount paid. |
|---|---|---|---|
| | | $ c. | $ c. |
| McArthur, Alex | Seaforth | 13,000 00 | 1,300 00 |
| McCamus, D. N | Port Perry | 1,000 00 | 100 00 |
| McCamus, J. A | Norwood | 1,000 00 | 100 00 |
| McConachie, H. D | Galt | 5,000 00 | 500 00 |
| McCrimmon, Dr. Jno | Kincardine | 500 00 | 50 00 |
| McCullough, Dr. Hugh A | Harriston | 1,000 00 | 100 00 |
| McDiarmid, H. F | Ingersoll | 2,000 00 | 200 00 |
| McEvers, Laura A | Cobourg | 2,000 00 | 200 00 |
| McKay, A. B | London | 1,000 00 | 100 00 |
| McKendrick, Geo. M | Kincardine | 5,000 00 | 500 00 |
| MacLaren, A. F., M.P | Stratford | 2,000 00 | 200 00 |
| McLean, Dr. P. D | Woodbridge | 2,000 00 | 200 00 |
| McPherson, Jas. A | Kincardine | 500 00 | 50 00 |
| McMurchie, Jas | Blyth | 1,000 00 | 100 00 |
| Manning, Alex | Toronto | 5,000 00 | 500 00 |
| Manning, Wm. H | Coldwater | 1,000 00 | 100 00 |
| Marr, John | London | 1,000 00 | 100 00 |
| Marshall, Noel | Toronto | 500 00 | 50 00 |
| Martin, Carrie T | Chatham | 2,000 00 | 200 00 |
| Martin, Dr. G. S | Toronto Junction | 1,000 00 | 100 00 |
| Murray, Thos | Owen Sound | 1,000 00 | 100 00 |
| Matthews, Asa | Toronto | 1,000 00 | 100 00 |
| Meikle, Dr. T. D | Mount Forest | 1,000 00 | 100 00 |
| Meiklejohn, John | Harriston | 500 00 | 50 00 |
| Meyers, Arch. J | Listowel | 2,000 00 | 200 00 |
| Mills, J. S | Toronto | 2,000 00 | 200 00 |
| Mills, Mrs. James | Norwich | 1,000 00 | 100 00 |
| Mills, Thomas A | Wingham | 500 00 | 50 00 |
| Moore, Alvin J | Goderich | 500 00 | 50 00 |
| Morden, Dr. Jas. B | Picton | 2,000 00 | 200 00 |
| Morgan, Edward (Judge) | Toronto | 2,000 00 | 200 00 |
| Morgan, Joseph | Walkerton | 1,000 00 | 100 00 |
| Moyer, Dr. Sylvester | Galt | 1,000 00 | 100 00 |
| Munn, Angus | Ripley | 1,000 00 | 100 00 |
| Murdoch, John G | Lucknow | 1,000 00 | 100 00 |
| Murray, Rev. John L | Kincardine | 2,000 00 | 200 00 |
| Murray, R. W | Toronto | 1,000 00 | 100 00 |
| Nairn, Chas. A | Goderich | 2,000 00 | 200 00 |
| Needler, Wm | Lindsay | 10,000 00 | 1,000 00 |
| Nichol Dr. Wm | Brantford | 1,000 00 | 100 00 |
| Nightingale, Jas | Brantford | 1,000 00 | 100 00 |
| Norris, Jas | Kincardine | 1,000 00 | 100 00 |
| Noxon, Stephen | Ingersoll | 2,000 00 | 200 00 |
| Noxon, W. R | Ingersoll | 1,000 00 | 100 00 |
| Noxon, T. H | Ingersoll | 2,000 00 | 200 00 |
| Noxon, Wm | Bloomfield | 10,000 00 | 1,000 00 |
| Packham, Jas. J | Owen Sound | 1,000 00 | 100 00 |
| Papst, C. W | Seaforth | 500 00 | 50 00 |
| Phillips, Mrs. Mary J | Picton | 3,000 00 | 300 00 |
| Pickard, Emma C | Seaforth | 500 00 | 50 00 |
| Piggott, John | Chatham | 1,000 00 | 100 00 |
| Pinch, John S | Owen Sound | 1,000 00 | 100 00 |
| Platt, John M | Picton | 3,000 00 | 300 00 |
| Platt, G. D | Picton | 1,000 00 | 100 00 |
| Plummer, A. E | Toronto | 1,000 00 | 100 00 |
| Porter, Geo | Goderich | 1,000 00 | 100 00 |
| Rance, H. T | Blyth | 3,500 00 | 350 00 |
| Rae, Geo. M | Toronto | 4,500 00 | 450 00 |
| Reedy, Geo | Barrie | 1,000 00 | 100 00 |
| Reynolds, P. W | Norwood | 1,000 00 | 100 00 |
| Richards, Lydia R | Picton | 5,000 00 | 500 00 |
| Richards, John | Picton | 10,000 00 | 1,000 00 |
| Riley, C. W | Ingersoll | 2,000 00 | 200 00 |
| Robertson, R. J | Ingersoll | 1,000 00 | 100 00 |
| Robertson, Wm. J | St. Catharines | 1,000 00 | 100 00 |
| Ross, C. G | Newmarket | 1,000 00 | 100 00 |
| Rutherford, Miss Elizabeth L | Aurora | 2,000 00 | 200 00 |

LIST OF SHAREHOLDERS.—*Continued.*

| Name. | Residence. | Amount subscribed. | Amount paid. |
|---|---|---|---|
| | | $ c. | $ c. |
| Schaefer, H. M. | Milverton | 500 00 | 50 00 |
| Seagram, A. W | Toronto | 1,500 00 | 150 00 |
| Shortt, Adam (Prof) | Kingston | 500 00 | 50 00 |
| Simpson, W. Graham | Eglinton | 500 00 | 50 00 |
| Sloan, John | Galt | 2,000 00 | 200 00 |
| Smith, Dr. A. Dalton | Mitchell | 4,000 00 | 400 00 |
| Smith, Dr. J. C | Barrie | 1,000 00 | 100 00 |
| Smith, John | Tilsonburg | 2,000 00 | 200 00 |
| Smith, Wm | Brockville | 1,000 00 | 100 00 |
| Smith, W. F | Toronto | 500 00 | 50 00 |
| Spratt, W. A | Hamilton | 1,000 00 | 100 00 |
| Stalker, Dr. Malcom | Walkerton | 1,000 00 | 100 00 |
| Stevenson, H. M | Toronto | 3,000 00 | 300 00 |
| Stewart, Robert | Guelph | 1,000 00 | 100 00 |
| Stickney, Stephen W | Buffalo, N. Y | 3,000 00 | 300 00 |
| Stover, Reuben A | Unionville | 500 00 | 50 00 |
| Strang, Rose I | Goderich | 500 00 | 50 00 |
| Strang, Hugh I. | Goderich | 500 00 | 50 00 |
| Strath, Robt. S | Toronto | 1,000 00 | 100 00 |
| Strathy, Gerard | Barrie | 1,000 00 | 100 00 |
| Talcott, Philip | Bloomfield | 5,000 00 | 500 00 |
| Tatham, Sidford | Listowel | 1,000 00 | 100 00 |
| Taylor, Alfred | Galt | 2,000 00 | 200 00 |
| Teasdall, Dr. W. J | London | 1,000 00 | 100 00 |
| Terrill, John | Picton | 11,000 00 | 1,100 00 |
| Tudhope, W. R | Toronto | 2,000 00 | 200 00 |
| Turner, Edith E | Toronto | 1,000 00 | 100 00 |
| Vandusen, W | Tara | 5,000 00 | 500 00 |
| Vandervoort, Ida M | Sidney Crossing | 1,000 00 | 100 00 |
| Van Norman, Chas. C | Toronto | 1,000 00 | 100 00 |
| Van Norman, Isabella Minerva | Toronto | 4,000 00 | 400 00 |
| Walker, John A | Chatham | 1,000 00 | 100 00 |
| Walkerhouse, Jas | Ingersoll | 2,000 00 | 200 00 |
| Warren, Frederick | Toronto Junction | 1,000 00 | 100 00 |
| Warring, Geo | Picton | 500 00 | 50 00 |
| Watson, Jas. B | Kincardine | 5,000 00 | 500 00 |
| Wells, Dr. S. M | Barrie | 1,000 00 | 100 00 |
| Wells, W. C | Phillipson, Co. Hastings | 2,000 00 | 200 00 |
| White, Jas | Woodstock | 1,000 00 | 100 00 |
| Wesley, Saml | Barrie | 2,000 00 | 200 00 |
| White, J. W | Chatham | 1,000 00 | 100 00 |
| White, W. J. B. (in trust) | Kingston | 500 00 | 50 00 |
| Wightman, Robt | Owen Sound | 1,000 00 | 100 00 |
| Wilkins, N. B | Galt | 2,000 00 | 200 00 |
| Wilkins, F. W | Norwood | 2,000 00 | 200 00 |
| Wilkinson, A. W | Barrie | 1,000 00 | 100 00 |
| Williams, Rev. D | Bath | 10,000 00 | 1,000 00 |
| Williams, John | Cobourg | 2,000 00 | 200 00 |
| Williams, Miss M. P | Norwood | 1,000 00 | 100 00 |
| Wilson, Jas | Fergus | 500 00 | 50 00 |
| Wood, Walter | Hamilton | 1,000 00 | 100 00 |
| Yates, H. R | Brantford | 1,000 00 | 100 00 |
| Young, Rev. Jno | Hamilton | 500 00 | 50 00 |
| Davidson, Kate H | Truro, N. S | 700 00 | 70 00 |
| Yule, Alex | Harriston | 1,000 00 | 100 00 |
| Yule, John | Guelph | 2,000 00 | 200 00 |
| Zeigler, Dr. O. H | Toronto | 500 00 | 50 00 |
| | | 500,000 00 | 50,000 00 |

## MERCHANTS' FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

*Commenced business 19th January*, 1898.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

| | |
|---|---|
| James Scott | Toronto, Ont. |
| John Abell | Toronto, Ont. |
| Geo. H. Hees | Toronto, Ont. |
| John Patterson | Toronto, Ont. |
| E. H. Tallmadge | Toronto, Ont. |
| T. Kinnear | Toronto, Ont. |
| R. E. Gibson | Toronto, Ont. |
| H. Corey | Petrolea, Ont. |
| Hon. D. McMillan | Alexandria, Ont. |
| G. S. Ryerson, M. D. | Toronto, Ont. |
| R. A. Wood | Toronto, Ont. |

*Officers* :

| | |
|---|---|
| James Scott, President | Toronto, Ont. |
| T. Kinnear, 1st Vice-President | Toronto, Ont. |
| R. E. Gibson, 2nd Vice-President | Toronto, Ont. |
| John H. C. Durham, General Manager | Toronto, Ont. |

Authorized Capital, $500,000.
Subscribed capital, $497,100. Paid up on call, $44,560.00.
In advance of call, $2,047.50.
Securities deposited in Treasury of Ontario, $35,000 par value.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Debentures of City of Toronto | | $ 24,333 33 |
| Cash at head office | $ 295 46 | |
| " deposit receipt, Union Bank, Toronto, (Government Deposit) | 666 67 | |
| " deposit receipt, Union Bank, Toronto (Government Deposit) | 10,000 00 | |
| " on deposit in Union Bank | 2,937 93 | |
| " on deposit in Imperial Bank | 4 74 | |
| | | 13,904 80 |
| " in agents' hands acknowledged by them and considered good | | 3,812 37 |
| Amounts due for interest | | 14 96 |
| " capital stock called but unpaid | | 5,150 00 |
| Goad's plans and office furniture and fittings (not extended) | $1,653 29 | |
| Total assets | | $ 47,215 46 |
| Subscribed capital stock uncalled less paid in advance of calls | | $ 445,342 50 |

LIABILITIES.

| | |
|---|---|
| Unearned premiums, being 50 per cent. of gross premiums | $ 21,455 58 |
| Rent | 75 00 |
| Commission | 1,147 86 |
| Due for re insurance | 396 75 |
| Interest | 9 04 |
| Auditors' fees | 81 25 |
| Stationery, printing and advertising | 37 25 |
| All other liabilities | 340 67 |
| Total liabilities, except capital stock | $ 23 543 40 |
| Capital stock, paid up in cash | $ 46 607 50 |

## Receipts.

| | | |
|---|---|---|
| Gross premiums received in cash | | $ 41,164 87 |
| Received for interest | | 1,695 81 |
| " on capital stock | | 8,323 00 |
| " re-insurance | | 4,187 01 |
| " investments (not extended) | $27,000 | |
| Total | | $ 55,370 69 |

## Expenditure.

*Expenses of Management*:

| | | |
|---|---|---|
| Paid for fuel and light | | $ 25 47 |
| " interest, discount and exchange | | 147 84 |
| " commission | | 7,637 29 |
| " salaries, Directors' and Auditors' fees | | 4,040 41 |
| " rent and taxes | | 370 00 |
| " legal expenses | | 151 86 |
| " statutory assessment and license fee | | 101 64 |
| " stationery, printing and advertising | | 1,217 59 |
| " travelling expenses | | 484 30 |
| " postage, telegrams and express | | 267 05 |
| " investigation and adjustment of claims | | 195 17 |
| " all other expenses | | 257 64 |
| Total expenses of management | | $ 14,896 26 |

*Miscellaneous*:

| | | |
|---|---|---|
| Amount paid for losses which occurred prior to 1900 | $ 1,035.15 | |
| " " during year 1900 | 28,141.25 | |
| | | 29,176 40 |
| " re-insurance premiums | | 4,232 28 |
| " rebate | | 4,535 65 |
| " office furniture and fittings | | 170 00 |
| " dividends to Shareholders | | 2,187 27 |
| " organization expenses (commission on stock subscriptions) | | 868 00 |
| " Goad's plans | | 103 15 |
| " sundries | | 138 96 |
| Amount invested | $35,212.33 | |
| Total expenditure | | $ 56,307 97 |

## Miscellaneous.

| Fire Risks. | Number. | Amount. |
|---|---|---|
| | | $ c. |
| Policies in force 31st December, 1899 | 3,336 | 3,852,060 98 |
| Taken during the year 1900, new and renewed | 3,786 | 4,459,333 17 |
| Gross number and amount in force at any time during 1900 | 7,122 | 8,311,394 15 |
| Deduct expired and cancelled during 1900 | 2,169 | 2,939,204 74 |
| In force at 31st December, 1900 | 4,953 | 5,372,189 41 |
| Amount re-insured | | 630,683 30 |
| Net amount at risk 31st December, 1900 | | 4,741,506 11 |

## LIST OF STOCKHOLDERS.

| Name. | Address. | Amount subscribed for. | Amount paid up. |
|---|---|---|---|
| | | $ c. | $ c. |
| Abell, John | Toronto | 1,000 00 | 100 00 |
| Adams, James | " | 500 00 | 50 00 |
| Adams, Mrs. Margaret | " | 3,500 00 | 350 00 |
| Adams, H. L | Port Perry | 500 00 | 50 00 |
| Agar, R. T. | Ingersoll | 500 00 | 50 00 |
| Allen, T. A | Carleton Place | 1,000 00 | 100 00 |
| Agar, C. J | Toronto | 1,000 00 | 100 00 |
| Alteman, H | " | 500 00 | 50 00 |
| Allen, A. W | " | 500 00 | 50 00 |
| Ansley, J. H | Simcoe | 1,000 00 | 100 00 |
| Andrews, J. B | Toronto | 1,000 00 | |
| Andrews, E. B. | " | 1,000 00 | 100 00 |
| Armstrong, Wm | Queenston | 1,000 00 | 100 00 |
| Atkinson, W. T | Toronto | 1,000 00 | 100 00 |
| Authors, Miss Rhoda | " | 700 00 | 70 00 |
| Apted Bros | " | 1,000 00 | 100 00 |
| Alexander & Cable Lithographing Co | " | 2,000 00 | 200 00 |
| Adams, W | " | 1,000 00 | 100 00 |
| Bedell, Geo. W | " | 5,000 00 | 500 00 |
| Becker, D. & H | New Hamburg | 1,000 00 | 100 00 |
| Bell, W. N | Glencoe | 1,000 00 | 100 00 |
| Bixell, O | Brantford | 1,000 00 | 100 00 |
| Borthwick, H. F | Toronto | 10,000 00 | 1,000 00 |
| Bowlby, W. H | Berlin | 2,000 00 | 200 00 |
| Boultbee, Mrs. M. Granville | Paris | 4,000 00 | 400 00 |
| Boyd, A. A | Alexandria | 2,000 00 | 200 00 |
| Brooks J. M | Port Perry | 2,500 00 | 250 00 |
| Breithaupt, J. C | Berlin | 3,000 00 | 300 00 |
| Bruce, W. M | Listowel | 3,000 00 | 300 00 |
| Brook, B. F | " | 5,000 00 | 500 00 |
| Burritt, A | Mitchell | 5,000 00 | 500 00 |
| Burke, Mrs. Adeliine | Gananoque | 2,500 00 | 250 00 |
| Burch, George | St. Catharines | 2,000 00 | 200 00 |
| Bradshaw, Alex | Toronto | 100 00 | 100 00 |
| Bacon, A | Redgrave | 300 00 | 30 00 |
| Bowman. David | Toronto | 500 00 | |
| Brady, J. C | " | 2,000 00 | |
| Burt, J. C | Listowel | 1,000 00 | 100 00 |
| Brown. John | Carleton Place | 500 00 | 50 00 |
| Campbell, Wm | Goderich | 1,000 00 | 100 00 |
| Carter, Miss Rose | Toronto | 400 00 | 40 00 |
| Caverhill, J. A | Tilsonburg | 500 00 | 50 00 |
| Clancy, John | Toronto | 4,000 00 | 400 00 |
| Clemow, Hon. F. | Ottawa | 2,000 00 | 200 00 |
| Cleghorn, W. W | Wellesley | 1,000 00 | 100 00 |
| Clapp, David | Harriston | 1,000 00 | 100 00 |
| Clapp, Mrs. Jennie E | " | 1,000 00 | 100 00 |
| Clancy, Miss H | Toronto | 1,000 00 | 100 00 |
| Chantler, Thomas | " | 1,000 00 | 100 00 |
| Corey, H | Petrolea | 5,500 00 | 550 00 |
| Corey, Bloss P | " | 1,000 00 | 100 00 |
| Coatsworth, E., Jr | Toronto | 1,000 00 | 100 00 |
| Coatsworth, C. E | " | 1,000 00 | 100 00 |
| Cox, Mrs. Annie L | " | 300 00 | 30 00 |
| Cressman, Noah | New Hamburg | 1,000 00 | 100 00 |
| Chisholm Mrs. Mary O | Alexandria | 3,000 00 | |
| Curtis, J. W | Port Perry | 5,000 00 | 500 00 |
| Curtis, Miss E. J | Paris | 4,000 00 | 400 00 |
| Curtis, Miss Margaret | " | 4,000 00 | 400 00 |
| Curtis, F | Toronto | 1,000 00 | 100 00 |
| Carroll, Mrs. C. J | Paris | 600 00 | 50 00 |
| Corby, Wm | Toronto | 1,000 00 | |
| Clay, George | " | 300 00 | 30 00 |
| Cruttenden, Thomas (in trust) | " | 500 00 | 50 00 |
| Dallimore, Wm | " | 2,000 00 | 200 00 |
| Davis, Ammon | " | 1,000 00 | 100 00 |
| Davis, Albert J | Port Perry | 500 00 | 50 00 |
| Davidson, R. L | Toronto | 1,000 00 | 100 00 |
| Dixon, Thomas | Walkerton | 100 00 | 100 00 |
| Dickieson, M. G., for Mrs. Harriet Dickieson | Ottawa | 1,000 00 | 100 00 |
| Drummond, H. A., (in trust) | Toronto | 3,000 00 | 300 00 |
| Dufton & Sons | Stratford | 500 00 | 50 00 |
| Durham, John H. C | Toronto | 12,000 00 | 1,200 00 |

LIST OF STOCKHOLDERS.—*Continued.*

| Name. | Address. | Amount subscribed for. | Amount paid up |
|---|---|---|---|
| | | $ c. | $ c. |
| Deitch, J. E. | Toronto | 1,000 00 | 100 00 |
| Durham, James R., M. D | Warren, Penn | 2,000 00 | 200 00 |
| Davies, Miss Minnie N. | " " | 2,000 00 | 200 00 |
| Davis, John M., M.D | " " | 5,000 00 | 500 00 |
| Edmonds, Charles | Toronto | 1,000 00 | 100 00 |
| Elliott, David | " | 500 00 | 50 00 |
| Elliott, Rev. George | Glencoe | 500 00 | 50 00 |
| Essex, Alfred | Toronto | 500 00 | 50 00 |
| Egan, Charles | Petrolea | 500 00 | 50 00 |
| Essex, Alfred (in trust) | Toronto | 1,000 00 | 100 00 |
| Farthing, Rev. J. C | Woodstock | 1,000 00 | 100 00 |
| Field, J. M | Walkerton | 500 00 | 50 00 |
| Foster, Hon. Geo. E | Ottawa | 1,000 00 | 100 00 |
| Foster, A. I | Toronto | 1,000 00 | 100 00 |
| Ford, T. S. | Mitchell | 500 00 | 50 00 |
| Fraser, D. B., M.D | Stratford | 1,000 00 | 100 00 |
| Fry, W. S. | Toronto | 500 00 | |
| Foster, Thomas | " | 5,000 00 | 500 00 |
| Ghent, Mrs. Jeanette | " | 1,000 00 | 100 00 |
| Ghent, Charles A. | " | 1,000 00 | 100 00 |
| Gibson, R. E. | " | 5,000 00 | 500 00 |
| Gordon, Miss L. J | Sarnia | 500 00 | |
| Greene, Mrs. E | Toronto | 1,000 00 | 100 00 |
| Gray, R. M | " | 2,500 00 | 250 00 |
| Grant, Robert | " | 1,000 00 | 100 00 |
| Greenwood, W. J | Whitby | 500 00 | 50 00 |
| Groves, A., M.D | Fergus | 500 00 | 50 00 |
| Griffin, J | St. Thomas | 2,000 00 | 200 00 |
| Garner, Mrs. Isabella | Chatham | 2,500 00 | 250 00 |
| Gisborne, F. H | Ottawa | 400 00 | |
| Gosnell, William | Toronto | 1,000 00 | |
| Grass, Ruliff | " | 5,000 00 | 500 00 |
| Gordon, D. A | Wallaceburg | 3,000 00 | |
| Gray, Wm. M. | Toronto | 3,000 00 | 300 00 |
| Hastie, Robert | " | 5,000 00 | 500 00 |
| Halstead, Miss M. E | Mount Forest | 1,000 00 | 100 00 |
| Harris, Mrs. Harriet | Dungannon | 2,500 00 | 1,000 00 |
| Harvie, Thos., in trust for Arthur N. Harvie | Toronto | 1,000 00 | 100 00 |
| Harrington, Fred. | " | 500 00 | 50 00 |
| Harrington, Mrs. C | " | 1,000 00 | 100 00 |
| Hands, J. E. | " | 2,000 00 | 200 00 |
| Heck, Ben | " | 5,500 00 | 1,000 00 |
| Herriman, W. C., M.D | Hamilton | 1,000 00 | 100 00 |
| Hicks, Mrs. Catharine | Toronto | 3,500 00 | 350 00 |
| Hillock, Frank | " | 1,000 00 | 100 00 |
| Hill, John | Wellesley | 1,000 00 | 100 00 |
| Hick, Miss K | Toronto | 500 00 | 50 00 |
| Hogg, W. D | Ottawa | 1,000 00 | 100 00 |
| Hodge, Geo., M.D | London | 1,000 00 | 100 00 |
| Hogarth, W. B. | Tilsonburg | 500 00 | 50 00 |
| Hutcheson, H. G. | Port Perry | 1,000 00 | 100 00 |
| Hughes, Rev. E. W | Tilsonburg | 1,000 00 | 100 00 |
| Holmes, T. K., M.D | Chatham | 5,000 00 | 500 00 |
| Harvie, Thos., in trust for Andrew T. Harvie | Toronto | 1,000 00 | 100 00 |
| Harris, Geo | Dungannon | 4,500 00 | 450 00 |
| Hood, E. | Glamis | 500 00 | |
| Hutcheson, I. E. | Toronto | 1,000 00 | |
| Hees, Geo. H | " | 3,000 00 | 300 00 |
| Harvie, Thos., in trust for Alice C. Harvie | " | 1,000 00 | 100 00 |
| Hamilton, T. L. | Listowel | 500 00 | 50 00 |
| Hogg, David | Perth | 2,000 00 | 200 00 |
| Henderson, Rev. Andrew | Toronto | 3,000 00 | 300 00 |
| Irwin, Wm | Stratford | 3,000 00 | 300 00 |
| Irwin, Wm. | Peterboro | 2,500 00 | 250 00 |
| Ireland, J. T. | Harriston | 500 00 | 50 00 |
| Ibbotson, Mrs. Florence | Toronto | 5,000 00 | 500 00 |
| Jenkins, W. H | Hamilton | 500 00 | 50 00 |
| Jewell, John | Harriston | 500 00 | 50 00 |
| Joynt, John | Lucknow | 500 00 | 50 00 |
| Kelly, David B. | Toronto | 1,500 00 | 150 00 |
| Kelly, D. J | " | 2,500 00 | 250 00 |
| Kenny, Randal | Sarnia | 500 00 | 50 00 |
| Krug, F. | Tavistock | 500 00 | 50 00 |

LIST OF STOCKHOLDERS.—*Continued.*

| Name. | Address. | Amount subscribed for. | Amount paid up. |
|---|---|---|---|
| | | $ c. | $ c |
| Kiely, T. M | Toronto | 10,000 00 | |
| Kennedy, W. J | Ottawa | 1,000 00 | |
| Kinnear, Thos | Toronto | 5,000 00 | 500 00 |
| Ketcheson, H. F | Belleville | 500 00 | 50 00 |
| Lamoreaux, J. W | Hamilton | 300 00 | 30 00 |
| Luke, J. & Sons | Tilsonburg | 1,000 00 | 100 00 |
| Lawrence, F. O., M.D | St. Thomas | 2,000 00 | 200 00 |
| Lawson, W. A | Toronto | 1,000 00 | 100 00 |
| Lick, Elwood H | Oshawa | 1,000 00 | 100 00 |
| Lofft, A. H | St. Mary's | 1,000 00 | 100 00 |
| Ludlow, R. S | Petrolea | 4,000 00 | |
| Liebner, E | Harriston | 500 00 | 50 00 |
| Levack, Wm | Toronto | 1,000 00 | 100 00 |
| Lovering, H. L | Coldwater | 5,000 00 | 500 00 |
| Logan, Ralph A | Morrisburg | 2,500 00 | 250 00 |
| Malcolm, T. G | Toronto | 1,000 00 | 100 00 |
| Marshall, George | " | 1,000 00 | 100 00 |
| Maas, Albert | " | 1,000 00 | 100 00 |
| Matheson, G. N | Sarnia | 500 00 | 50 00 |
| Marshall, S | Fergus | 1,000 00 | 100 00 |
| Madill, Benjamin | Toronto | 200 00 | 20 00 |
| Mellow, S. J., M.D | Port Perry | 1,000 00 | 100 00 |
| Merrill, A. D | Tilsonburg | 1,000 00 | 100 00 |
| Merner, Hon. S | New Hamburg | 1,000 00 | 100 00 |
| Meiklejohn, John | Harriston | 500 00 | 50 00 |
| Moorehouse, W. H., M.D | London | 1,000 00 | 100 00 |
| Mills, Dr. James, LL.B | Guelph | 1,500 00 | 150 00 |
| Morrill, Robert | Harriston | 400 00 | 40 00 |
| Mulloy, N., M.D | Preston | 2,000 00 | 200 00 |
| Munro, Hugh | Alexandria | 2,000 00 | 200 00 |
| Munro, Rev. Gustavus | Ridgetown | 1,000 00 | 100 00 |
| Munroe, Wm | St. Elmo | 2,000 00 | 200 00 |
| Munroe, George A | " | 1,000 00 | 100 00 |
| Munroe, Grace J | Alexandria | 500 00 | 50 00 |
| Myers, J. S | Listowel | 2,000 00 | 200 00 |
| Macnamara, C. C | Toronto | 500 00 | 50 00 |
| Minton, Thomas S | " | 1,000 00 | |
| Milne, W. J., M.D | Blythe | 500 00 | |
| Murphy, J. L | Windsor | 1,000 00 | 100 00 |
| Massey, A. W | Morrisburg | 1,000 00 | 100 00 |
| Munroe, M. J | Glenray | 1,000 00 | 100 00 |
| Muirhead, W. J | Carleton Place | 1,000 00 | |
| McCormack, R. L | Toronto | 2,500 00 | 250 00 |
| McCaw, W. H | Port Perry | 500 00 | 50 00 |
| McDonald, Angus | Alexandria | 2,800 00 | 280 00 |
| McDonald, P. A | Penetanguishene | 1,000 00 | 100 00 |
| McDonald, D. A., in trust for M. McDonald | Alexandria | 500 00 | 50 00 |
| McDonald, D. A., in trust for A. L. McDonald | " | 500 00 | 50 00 |
| McIntosh, W. D | Toronto | 1,000 00 | 100 00 |
| McGillivray, J. D | Laggan | 1,000 00 | 100 00 |
| McGillivray, John | " | 1,500 00 | 150 00 |
| McLeod, W. D | Kirkhill | 1,000 00 | 100 00 |
| McLennan, R. R | Cornwall | 5,000 00 | 500 00 |
| McMurchie, J | Harriston | 500 00 | 50 00 |
| McPhee, Arch. D | Alexandria | 1,000 00 | 100 00 |
| McRae, C. J | Glenroy | 2,000 00 | 200 00 |
| McRae, A. D., in trust for Miss Hattie McRae | Maxville | 500 00 | 50 00 |
| McRae, Miss Hattie | " | 1,500 00 | 150 00 |
| McMillan, Hon. D | Alexandria | 5,000 00 | 500 00 |
| McDonell, George | Cornwall | 2,000 00 | 200 00 |
| McCuaig, Malcolm | Vankleek Hill | 1,000 00 | 100 00 |
| McKenzie, W. H | Toronto | 1,000 00 | |
| McElroy, Wm. T | " | 300 00 | 30 00 |
| MacCarthy, Henry F | Ottawa | 2,500 00 | 50 00 |
| McLennan, K., M.D | Alexandria | 7,000 00 | 200 00 |
| McMaster, Mrs. M | " | 500 00 | 50 00 |
| MacDonald, A. G. F | " | 500 00 | 50 00 |
| McCormick, James | " | 1,000 00 | 100 00 |
| McDonald, John | Carleton Place | 1,000 00 | 100 00 |
| McDonald, D. A., in trust J. Roy McDonald | Alexandria | 500 00 | |
| Nairn, Charles A | Goderich | 1,000 00 | 100 00 |
| Nelson, Robert | Toronto | 500 00 | 50 00 |
| Ochs, Anthony, M.D | Hespeler | 500 00 | 50 00 |

LIST OF STOCKHOLDERS.—*Concluded.*

| Name. | Address, | Amount subscribed for. | Amount paid up. |
|---|---|---|---|
| | | $ c. | $ c. |
| Odell, C. H | Ottawa | 1,000 00 | 100 00 |
| Odell, W. S | " | 11,300 00 | 1,760 00 |
| Ostrum, J. B | Alexandria | 1,000 00 | 100 00 |
| Ovens, Thomas, M. D | Parkhill | 1,000 00 | 100 00 |
| Orme, Geo. L | Ottawa | 1,000 00 | |
| Patterson, Thomas J. | Toronto | 1,000 00 | 100 00 |
| Patterson, J | " | 9,500 00 | 987 50 |
| Peine, Louis | New Hamburg | 400 00 | 40 00 |
| Plews, W. S | Toronto | 1,000 00 | 100 00 |
| Proctor, J. R | Alexandria | 1,000 00 | 100 00 |
| Potter, Charles | Watford | 1,000 00 | 100 00 |
| Purvis, J. M | Toronto | 1,000 00 | 100 00 |
| Prendergast, Wm | " | 2,500 00 | 250 00 |
| Reiner, J. G | Wellesley | 2,000 00 | 200 00 |
| Reid, George | Toronto | 100 00 | 10 00 |
| Ritchie, W.W | " | 500 00 | 50 00 |
| Rider, Mrs. Sarah A | " | 3,000 00 | 200 00 |
| Robinson, O. E | Ingersoll | 2,000 00 | 200 00 |
| Ross, Mrs. E. M. B | Guelph | 2,000 00 | 200 00 |
| Robertson, James A | Maxville | 500 00 | 50 00 |
| Rutherford, S. J | Toronto | 1,000 00 | 100 00 |
| Ryan, G. B | Guelph | 1,000 00 | 100 00 |
| Ryerson, Dr. G. S | Toronto | 5,000 00 | 500 00 |
| Raymond, Anson | " | 1,000 00 | 100 00 |
| Rathbun, F. S., in trust | Deseronto | 500 00 | |
| Sangster, John H., M.D | Port Perry | 500 00 | 50 00 |
| Sanderson & Co | Toronto | 1,000 00 | 100 00 |
| Schoales, J. T | " | 1,000 00 | 100 00 |
| Scott, J. W | Listowel | 2,500 00 | 250 00 |
| Schell, J. T | Alexandria | 1,000 00 | 100 00 |
| Schaefer, H. M | Milverton | 500 00 | 50 00 |
| Sheppard, Rev. W. W | Munsey | 2,000 00 | |
| Shannon, J. R., M.D. | Goderich | 1,000 00 | 100 00 |
| Sherwood, A. P | Ottawa | 1,000 00 | 100 00 |
| Smith, Alex. L | Alexandria | 2,000 00 | 200 00 |
| Smith, A. Dalton, M.D | Mitchell | 2,000 00 | 200 00 |
| Smith, John | Tilsonburg | 2,500 00 | 250 00 |
| Smith, R. W. B., M.D | Hamilton | 1,000 00 | 50 00 |
| Snuggs, A | Toronto | 500 00 | 50 00 |
| Shepherd, R. | St. Mary's | 1,000 00 | |
| Sirois, A. F | Toronto | 1,000 00 | |
| Smillie, John W | Maxville | 500 00 | 50 00 |
| Shore, T. A | Ottawa | 1,000 00 | |
| Scott, James | Toronto | 10,000 00 | 1,000 00 |
| Schinbein, George | Conestoga | 2,000 00 | 200 00 |
| Tallmadge, E. H. | Toronto | 6,000 00 | 600 00 |
| Tomb, James | Alexandria | 5,000 00 | 500 00 |
| Twining, Ada L | Boston, Mass | 500 00 | 50 00 |
| Thornton, Joseph | Toronto | 1,000 00 | |
| Turk, Rev. G. R. | " | 1,000 00 | 100 00 |
| Turner, E. W | " | 1,000 00 | 100 00 |
| Vogan, S. W. | Walkerton | 500 00 | 50 00 |
| Wasson, David | Alexandria | 4,000 00 | 400 00 |
| Walker, E. C | Toronto | 1,000 00 | 100 00 |
| Walsh, J. | " | 1,000 00 | 100 00 |
| Walker, George | " | 1,000 00 | 100 00 |
| Ward, T. S | " | 200 00 | 20 00 |
| Warden, Gilbert T | " | 2,000 00 | 200 00 |
| Weston, Mrs. Mercy C. | " | 500 00 | 50 00 |
| Wilson, T. A | " | 1,000 00 | 100 00 |
| Wilkerson, W | Brantford | 400 00 | 40 00 |
| Wilson, J. W | Harriston | 500 00 | 50 00 |
| Witton, J. G. | Walkerton | 500 00 | 50 00 |
| Wood, E. G., M.D. | Nashville, Tenn | 1,000 00 | 100 00 |
| Wood, R. A. | Toronto | 10,000 00 | 1,000 00 |
| Way, Bidwell | Hamilton | 1,000 00 | 100 00 |
| Webster, G. R. | Ottawa | 1,000 00 | |
| Wilkinson, A. W. | Barrie | 1,000 00 | |
| Wells, R. J | Harriston | 500 00 | 50 00 |
| Watt, Miss Minnie | Toronto | 1,000 00 | 100 00 |
| Zinkann, J. N. | Wellesley | 1,000 00 | 100 00 |
| Totals | | 497,100 00 | 46,607 50 |

## QUEEN CITY FIRE INSURAFCE COMPANY.

HEAD OFFICE, TORONTO.

*Commenced business 1st July*, 1871.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

Hugh Scott, Toronto, Ont.
James Maclennan, Toronto, Ont.
J. D. Chipman, St. Stephens, N.B.
Thomas Walmsley, Toronto, Ont.
J. G. Scott, Toronto, Ont.

*Officers* :

Hugh Scott, President and Manager ..... Toronto, Ont.
Thomas Walmsley, Vice President and Secretary ..... Toronto, Ont.
Joseph Walmsley, Assistant Secretary ..... Toronto, Ont.

Authorized Capital, $100,000.

Subscribed Capital, $100,000. Paid up, $50,000.

Securities deposited in Treasury of Ontario, $10,000 par value.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900 :

ASSETS.

| | | |
|---|---|---|
| Value of real estate held by Company, including the head offices of the Company, 32 Church Street, Toronto | | $65,871 98 |
| Debentures of Freehold Loan and Savings Company | | 10,000 00 |
| Shares in Bell Telephone Company of Canada | | 13,667 00 |
| Amount of loans secured by bank and other stocks | | 76,727 55 |
| " " mortgages | | 32,600 00 |
| Cash on deposit in Dominion Bank Head Office, Toronto | $9,661 04 | |
| " " Imperial Trusts Company | 724 45 | |
| " hand, head office | 1,874 55 | |
| | | 12,260 04 |
| Agents' balances | | 2,907 45 |
| Interest accrued and unpaid | | 769 52 |
| Accrued rents | | 102 15 |
| All other assets (not extended) | $1,665 31 | |
| Goad's plans (not extended) | 607 10 | |
| Total assets | | $214,905 69 |
| Subscribed capital stock uncalled | | $50,000 00 |

LIABILITIES.

| | |
|---|---|
| Unearned premiums, being 50 per cent. of gross premiums | $23,296 55 |
| Other liabilities | 362 48 |
| Total liabilities, except capital stock | $23,659 03 |
| Capital stock, paid up in cash | $50,000 00 |

CASH RECEIPTS.

| | | |
|---|---|---|
| Gross premiums received in cash | | $32,692 09 |
| Received for interest | | 6,997 69 |
| Rents | | 3,224 49 |
| Investment account (not extended) | $47,018 50 | |
| Re-insurance | | 580 43 |
| Total | | $43,494 70 |

| *Expenses of Management*: | EXPENDITURE. | |
|---|---|---|
| Paid for commission | | $5,771 51 |
| " salaries, Directors' and Auditors' | | 4,180 00 |
| " rent and taxes | | 534 15 |
| " exchange | | 2 47 |
| " statutory assessment and license fee | | 105 94 |
| " stationery, printing and advertising | | 542 86 |
| " travelling expenses | | 32 85 |
| " postage, telegrams and express | | 67 77 |
| " investigation and adjustment of claims | | 686 30 |
| " expenses *re* buildings, etc | | 2,177 49 |
| Total expenses of management | | $14,101 34 |
| *Miscellaneous*: | | |
| Amount paid for losses which occurred during the year 1900 | | 9,412 78 |
| " re insurance premiums | | 3,369 08 |
| " rebates | | 2,056 89 |
| " of dividends paid during year to shareholders | | 5,000 00 |
| " invested (not extended) | $63,972 26 | |
| Total expenditure | | $33,940 09 |

MISCELLANEOUS.

| Fire Risks. | Number. | Amount. |
|---|---|---|
| Policies in force (gross) 31st December, 1899 | 3,352 | $4,207,277 |
| Taken during the year 1900, new and renewed | 3,008 | 3,992,396 |
| Total | 6,360 | $8,199,673 |
| Deduct expired and cancelled during 1900 | 2,738 | 3,907,408 |
| In force at 31st December, 1900 | 3,622 | $4,292,265 |
| Amount re-insured | ..... | 531,712 |
| Amount at risk 31st December, 1900 | 3,622 | $3,760,553 |

LIST OF STOCKHOLDERS.

| Name. | Residence. | Amount subscribed | Amount paid up in cash. |
|---|---|---|---|
| Arthurs, A. J., trustee | Toronto | $1,000 00 | $500 00 |
| Austin, A. W | " | 1,000 00 | 500 00 |
| Badenach, Edgar A | " | 1,000 00 | 500 00 |
| Chipman, J. D. (in trust) | St. Stephen, N.B | 10,000 00 | 5,000 00 |
| Crocker, James | Toronto | 1,000 00 | 500 00 |
| Copp, W. W., estate of | " | 500 00 | 250 00 |
| Elliott, R. W | " | 2,500 00 | 1,250 00 |
| English, C. E | " | 12,300 00 | 6,150 00 |
| English, E. Taylour | " | 200 00 | 100 00 |
| Gosling, F. G. / Kilvert, T. E. } (in trust) | " | 1,500 00 | 750 00 |
| Harvey, Jane | " | 500 00 | 250 00 |
| Maclennan, James | " | 5,000 00 | 2,500 00 |
| Miles, Martha P | " | 2,300 00 | 1,150 00 |
| Maclennan, James / Walmsley, Thos. } Trustees | " | 5,000 00 | 2,500 00 |
| Northcote, R. (in trust) | " | 700 00 | 350 00 |
| Scott, Hugh | " | 15,750 00 | 7,875 00 |
| Scott, Robert | " | 1,000 00 | 500 00 |
| Scott, James | " | 1,000 00 | 500 00 |
| Scott, R. / Bull, B. E. } (in trust) | " | 1,000 00 | 500 00 |
| Scott, Robert / Scott, James } (in trust) | " | 1,000 00 | 500 00 |
| Scott, I. G | " | 1,000 00 | 500 00 |
| Strathy, W. H | Barrie | 1,000 00 | 500 00 |
| Smith, W. H. (in trust) | Toronto | 4,000 00 | 2,000 00 |
| Stark & Co., John | " | 500 00 | 250 00 |
| Walmsley, Henrietta | " | 1,000 00 | 500 00 |
| Walmsley, Thomas | Deer Park | 25,750 00 | 12,875 00 |
| Watson, Sophia W | " | 1,000 00 | 500 00 |
| Wood, A. T | Hamilton | 1,500 00 | 750 00 |
| Total | | $100,000 00 | $50,000 00 |

## TRADERS FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO, ONT.

*Commenced business April*, 1900.

Names and addresses of the Directors and Officers for the year 1901:

*Directors*:

Joseph Woodsworth, Toronto, Ont.....S. R. Wickett Toronto, Ont.
N. Merritt, Toronto, Ont.....A. Ansley, Toronto, Ont.
W. A. Rutherford, Toronto, Ont.....R. L. Gibson, Toronto, Ont.
T. K. Holmes, M.D. Chatham, Ont.....L. C. Camp, Toronto, Ont.

*Officers*:

Joseph Woodsworth, President.....Toronto, Ont.
S. R. Wickett, Vice-President.....Toronto, Ont.
L. C. Camp, Managing Director.....Toronto, Ont.

Authorized Capital, $1,000,000.

Subscribed Capital, $334,000; Paid up Capital, $32,757.50,

Securities deposited in Treasury of Ontario, $25,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Actual cash on hand at head office | $ 36 17 | |
| Cash on deposit to Company's credit in the Imperial Bank Toronto | 1 682 47 | |
| Deposit Receipt, Imperial Bank, Toronto | 25,000 00 | |
| | | $26,718 64 |
| Cash in agents hands | | 721 13 |
| Interest due or accrued | | 62 50 |
| Amount unpaid of call on capital stock | | 1,542 50 |
| Office furniture, Goad's plans and promotion expenses (Not extended) $5,984.70. | | |
| Total assets | | $29,044 77 |
| Subscribed capital stock uncalled less paid in advance of call | | $299 700 00 |

LIABILITIES.

| | |
|---|---|
| Unearned premiums being 50 per cent of gross premiums | 2,502 55 |
| Amount due for rent | 75 00 |
| " commission | 131 93 |
| " Solicitors (promotion expenses) | 300 00 |
| Total liabilities | $3,009 48 |
| Capital Stock paid up | $32,757 50 |

### Receipts.

| | |
|---|---|
| Gross premiums received in cash | $6,140 54 |
| Interest | 718 37 |
| Transfer fee | 50 |
| Call on capital stock | 32,757 50 |
| Total receipts | $39,616 91 |

### Expenditure.

*Expenses of Management*:

| | |
|---|---|
| Cash paid for Agents' commission | $1,201 91 |
| " investigation of claims | 4 80 |
| " interest, discount, exchange and agents charges | 17 71 |
| " statutory assessment and license fee | 100 00 |
| " travelling expenses | 448 35 |
| " rent and taxes | 267 11 |
| " salaries, directors' and auditors' fees | 2,235 49 |
| " printing, stationery and advertising | 805 24 |
| " postage, telegrams and express | 55 71 |
| " all other expenses | 173 98 |
| Total expenses of management | $5,310 30 |

*Miscellaneous Payments.*

| | |
|---|---|
| Cash paid for losses which occurred in 1900 | 701 81 |
| " re-insurance | 248 94 |
| " rebate | 363 32 |
| " promotion and organization | 5,163 15 |
| " Goad's plans and furniture | 441 55 |
| Total expenditure | $12,229 07 |

### Miscellaneous.

| | Number. | Amount. |
|---|---|---|
| Policies taken during 1900 | 456 | $608,063 00 |
| Deduct expired and cancelled during 1900 | 88 | 111,897 50 |
| Gross amount in force 31st December, 1900 | 368 | $496,165 50 |
| Less re-insured during 1900 | | 23,387 00 |
| Net amount at risk 31st December, 1900 | 368 | $472,778 50 |

## LIST OF STOCKHOLDERS.

| Name. | Address. | Amount subscribed for. | Amount paid up. |
|---|---|---|---|
| | | $ c. | $ c. |
| Allan, H. A | Cobourg | 1,000 00 | 100 00 |
| Austin, Percy G | Halifax, N. S | 1,000 00 | 100 00 |
| Austin, J. Howe | Halifax, N. S | 1,000 00 | 100 00 |
| Austin, Henry E. (Trustee) | Halifax, N. S | 1,000 00 | 100 00 |
| Ansley, Alfred | Toronto | 2,000 00 | 200 00 |
| Askin, William | Sarnia | 1,000 00 | 100 00 |
| Anderson, Egbert Brant | Oakvillle | 2,500 00 | 250 00 |
| Alexander, John | Toronto | 1,000 00 | 100 00 |
| Apps, Mrs. Charlotte | Paris | 3,000 00 | 300 00 |
| Alford, Susan Fanny | Belleville | 1,000 00 | 100 00 |
| Baker, Amos H | Picton | 2,500 00 | 250 00 |
| Beatty, James H | Thorold | 5,000 00 | 500 00 |
| Bean, Fred Wm | Woodstock | 1,000 00 | 100 00 |
| Brown, J. A | Port Hope | 500 00 | 50 00 |
| Brown, E | Port Hope | 500 00 | 50 00 |
| Boles, Jas. P | Ingersoll | 1,000 00 | 100 00 |
| Boulter, Geo. E | Picton | 1,000 00 | 100 00 |
| Booth, Wm | Toronto | 1,000 00 | 100 00 |
| Butler, Bros | Woodstock | 2,500 00 | 250 00 |
| Ball, William | Chatham | 2,000 00 | 200 00 |
| Blonde, Bros | Chatham | 1,000 00 | 100 00 |
| Bickerton, Jas. G | Woodstock | 1,000 00 | 100 00 |
| Boyd, Jos. W | Yarmouth, N. S | 1,000 00 | 500 00 |
| Baldwin, G. S | Aurora | 5,000 00 | 500 00 |
| Brydon, Miss Janet A | Toronto | 1,000 00 | 100 00 |
| Boulter, Geo. E | Picton | 500 00 | 50 00 |
| Croucher, R. A | Halifax, N. S | 1,000 00 | 100 00 |
| Clarke, A. R | Toronto | 2,000 00 | 200 00 |
| Calder, D. R | Ingersoll | 1,000 00 | 100 00 |
| Chapman, Christina Harris | Wingham | 1,000 00 | 100 00 |
| Chambers, George | Ingersoll | 1,500 00 | 150 00 |
| Chambers, Mary Alice | Ingersoll | 500 00 | 50 00 |
| Chambers, Miss Zora | Ingersoll | 500 00 | 50 00 |
| Caswell, Thomas | Toronto | 1,000 00 | 100 00 |
| Cross, Miss Carrie | Amber | 2,000 00 | 200 00 |
| Cross, Miss Maggie | Amber | 1,000 00 | 100 00 |
| Crompton, E. B | Brantford | 3,000 00 | 300 00 |
| Curry, John | Windsor, Ont | 2,500 00 | 250 00 |
| Clarkson & Cross | Toronto | 1,000 00 | 100 00 |
| Coulter, Wm. C | Toronto | 1,000 00 | 100 00 |
| Curry, Geo. H | Windsor, N. S | 2,500 00 | 250 00 |
| Colp, Wm. E | Mahone Bay, N. S | 1,000 00 | 100 00 |
| Capstick, E. A | Lockeport, N. S | 1,000 00 | 100 00 |
| Caldbeck, George | Woodstock | 5,000 00 | 500 00 |
| Clewlo, R. W | Toronto | 1,000 00 | 100 00 |
| Clarke, Russell F | Belleville | 500 00 | 40 00 |
| Cameron, Lud K | Toronto | 1,000 00 | 25 00 |
| Camp, L. C | Toronto | 26,000 00 | 2,600 00 |
| Drulard, Chas. H | Windsor | 1,000 00 | 100 00 |
| Davis, Frances Julia | Windsor | 2,000 00 | 200 00 |
| Ewans, E. J | Hampton, N. B | 1,000 00 | 100 00 |
| Egan, Charles | Petrolia | 500 00 | 50 00 |
| Fulford, Harold, (Trustee) | Port Hope | 1,000 00 | 100 00 |
| Farrington, G. M | Picton | 1,000 00 | 100 00 |
| Forster, A. S | Oakville | 1,000 00 | 100 00 |
| Finlay, Isabella | St. Thomas | 500 00 | 50 00 |
| Fewings, James | St. Thomas | 1,000 00 | 100 00 |
| Fowler, Geo. W | Sussex, N. B | 1,000 00 | 100 00 |
| Fleming, H. O | Windsor | 1,000 00 | 100 00 |
| Foster, Mary | Windsor | 1,000 00 | 100 00 |
| Field, Edwd | Toronto | 1,000 00 | 100 00 |
| Fulton, E. M | Truro, N. S | 500 00 | 50 00 |
| Fell, Isaac C | Toronto | 1,000 00 | 100 00 |
| Fleury, Lelia M | Aurora | 1,000 00 | 100 00 |
| Fleury, H. W. (in trust) | Aurora | 2,000 00 | 200 00 |
| Garland, Nicholas | Toronto | 1,000 00 | 100 00 |
| Gibson, R. L | Toronto | 1,000 00 | 100 00 |
| Grant, Alexander | Ingersoll | 1,000 00 | 100 00 |
| German, Catherine | Picton | 1,000 00 | 100 00 |
| Gordon, George | Woodstock | 1,000 00 | 100 00 |
| Gosnell, Richard L | Blenheim | 1,000 00 | |
| Gilroy, William | Blenheim | 1,000 00 | 100 00 |

LIST OF STOCKHOLDERS.—*Continued.*

| Name. | Address. | Amount subscribed for. | Amount paid up. |
|---|---|---|---|
| | | $ c. | $ c. |
| Godard, Geo. W | Bridgewater | 1,000 00 | 100 00 |
| Halliday, James | Halifax, N. S | 2,000 00 | 200 00 |
| Herbert, Martha H | Belleville | 5,000 00 | 500 00 |
| Hanson, Mrs. Jessie | Rayside, P.O | 1,000 00 | 100 00 |
| Hume, John | Port Hope | 2,000 00 | 200 00 |
| Healy, E. J | Picton | 1,000 00 | 100 00 |
| Hall, Robt. H | Woodstock | 500 00 | 50 00 |
| Holmes, James | Woodstock | 3,000 00 | 300 00 |
| Harper, W. H | Chatham | 1,000 00 | 100 00 |
| Hill, W. O. G | Sydney, C. B | 1,000 00 | 100 00 |
| Hanley, Otis E | Blenheim | 1,000 00 | 100 00 |
| Holmes, T. K | Chatham | 3,000 00 | 300 00 |
| Hadley, W. A | Chatham | 500 00 | 50 00 |
| Hadley, Chas | Chatham | 500 00 | 50 00 |
| Hough, Geo. L | Picton | 500 00 | 50 00 |
| Hamilton, J. W | Sarnia | 500 00 | 50 00 |
| Hastings, A. O | Toronto | 1,000 00 | 100 00 |
| Harris, W. & Co | Toronto | 5,000 00 | 500 00 |
| Johnston, J. M. (in trust) | Toronto | 1,000 00 | 100 00 |
| Johnston, Hugh | Essex | 1,000 00 | 100 00 |
| Jennings, Bernard | Toronto | 500 00 | 50 00 |
| King, Sidney A | Kingsville | 2,500 00 | 250 00 |
| King, E. E | Toronto | 1,000 00 | |
| Karn, C. J. W | Picton | 1,000 00 | 100 00 |
| Leaver, George | Toronto | 1,000 00 | 100 00 |
| Longmore, Mary A | Woodstock | 5,000 00 | |
| Locke, Robert | Toronto | 1,000 00 | |
| Lawrence, F. O | St. Thomas | 2,000 00 | 200 00 |
| Law, W. H | Toronto | 1,000 00 | 100 00 |
| Lovett, Henry A | Truro N. S | 1,000 00 | 100 00 |
| Locke, Churchill | Lockeport, N. S | 1,000 00 | 100 00 |
| Lovett, L. A | Liverpool, N. S | 1,000 00 | 100 00 |
| McKenna, Archd | Pictou, N. S | 1,000 00 | 100 00 |
| McDougall, A. & McQueen, Jno. D | Pictou, N. S | 1,000 00 | 100 00 |
| McKenzie, Robert | Sarnia | 2,000 00 | 200 00 |
| McDonald, Hugh | Holiday | 1,000 00 | 100 00 |
| McDonald, Robert | Holiday | 1,000 00 | 100 00 |
| McKay, John | Thamesford | 1,000 00 | 100 00 |
| McKercher, Wm. S | Wroxeter | 1,000 00 | 100 00 |
| McKenzie, D. K | St. Thomas | 1,000 00 | 42 50 |
| McEwan, John R | Essex | 1,000 00 | 100 00 |
| McKeough, Geo. T | Chatham | 2,000 00 | 200 00 |
| McKay, Angus, M.P.P | Ingersoll | 1,000 00 | |
| McCartney, Mrs. Hannah | Picton | 2,000 00 | 200 00 |
| Merritt, Nehemia | Toronto | 5,000 00 | 500 00 |
| May, Geo. S | Ottawa | 1,000 00 | |
| Munn, James | St. Thomas | 2,000 00 | 200 00 |
| Murphy, Jno. I | Windsor | 1,000 00 | 100 00 |
| Mann, F. H | Windsor | 1,000 00 | 100 00 |
| Mosely, Fred | Sydney, C B | 1,000 00 | 100 00 |
| Moore, Thomas | Woodstock | 2,000 00 | 200 00 |
| Medland, W. E | Toronto | 2,000 00 | 200 00 |
| Mader, Chas. N | Mahone Bay, N. S | 1,000 00 | 100 00 |
| Magee, Jno. B. & Chas. W. (exrs.) | St. John, N. B | 1,000 00 | 100 00 |
| Mulloy, Chas. W | Aurora | 4,000 00 | 400 00 |
| Membery, Walter R | Toronto | 2,000 00 | 200 00 |
| Nichol, John | Blenheim | 1,000 00 | 100 00 |
| Niebergall, George | Windsor | 1,000 00 | 100 00 |
| Naylor, C. E | Essex | 1,000 00 | 100 00 |
| Nichol, Robt | Blenheim | 1,000 00 | 100 00 |
| Nichols, Otis A. (in trust) | Blenheim | 500 00 | 50 00 |
| Neff, J. A | Ingersoll | 1,000 00 | 100 00 |
| Pearman, W. M.D | Halifax, N. S | 1,000 00 | 100 00 |
| Pringle, Henry | Belleville | 500 00 | 50 00 |
| Phillips, Mrs. Mary Jane | Picton | 1,000 00 | 100 00 |
| Perkins, Wm. A | Windsor | 2,500 00 | 250 00 |
| Peterson, A | Toronto | 1,000 00 | 100 00 |
| Purvis, Mrs. Abbie M | North Sydney, C. B | 2,000 00 | 200 00 |
| Park, John M | Chatham | 500 00 | 50 00 |
| Park, Archd | Chatham | 500 00 | 50 00 |
| Peck, Ida E | Newmarket | 1,000 00 | 100 00 |
| Rent, Reuben | Halifax, N. S | 1,000 00 | 100 00 |

LIST OF STOCKHOLDERS.—*Continued.*

| Name. | Address. | Amount subscribed for. | Amount paid up. |
|---|---|---|---|
| | | $ c. | $ c. |
| Rosborough, Robt. L | Halifax, N. S | 2,000 00 | |
| Rough, Jno. S | Hamilton | 1,000 00 | 100 00 |
| Rennie, Wm. H | Truro, N. S | 1,000 00 | 100 00 |
| Rutherford, W. A | Toronto | 2,500 00 | 250 00 |
| Reaume, Mrs. Josephine | Windsor | 500 00 | 50 00 |
| Ryan, Lucy E | Chatham | 1,000 00 | 100 00 |
| Richards, W. G | Chatham | 1,000 00 | 100 00 |
| Ramsay, J. G | Toronto | 2,500 00 | 250 00 |
| Ruttan J. B | Wellington | 1,000 00 | 100 00 |
| Reid, Thomas | Walkerville | 2,000 00 | 200 00 |
| Rutherford, J. A | Aurora | 2,000 00 | 200 00 |
| Ross, Mrs. Annie | Aurora | 1,000 00 | 100 00 |
| Scott, David A | Halifax, N. S | 5,000 00 | 500 00 |
| Stoneham, Mariah D | Yarmouth, N. S | 1,500 00 | 150 00 |
| Scott, Frank B | Halifax, N. S | 1,000 00 | 100 00 |
| Studd, W. H | Halifax, N. S | 1,000 00 | 100 00 |
| Smith, Edwd. F | Halifax, N. S | 2,000 00 | 200 00 |
| Smith, J. H | Toronto | 1,000 00 | 100 00 |
| Snell, John | Belleville | 1,000 00 | 100 00 |
| Sutherland, Wm. Henry | Rayside, P. O | 1,000 00 | 100 00 |
| Sketch, Alfred | Port Hope | 500 00 | 50 00 |
| Sinclair, D. J | Woodstock | 1,000 00 | |
| Shourds, L. K | Wellington | 500 00 | 50 00 |
| Spencer, David A | Picton | 2,000 00 | 200 00 |
| Squire, James M | Wellington | 500 00 | 50 00 |
| Skinner & Co., Ltd | Gananoque | 2,500 00 | 250 00 |
| Scott, Angus M | Sarnia | 1,000 00 | 100 00 |
| Stuarts, Thomas | St. Thomas | 2,000 00 | 200 00 |
| Smith, Mrs. Sarah C | Chatham | 1,000 00 | 100 00 |
| Sanderson, Miss Amy L. | Toronto | 2,000 00 | 200 00 |
| Scott, Wm | Toronto | 1,000 00 | 100 00 |
| Sherrin, Geo. A | Essex | 1,000 00 | 100 00 |
| Scarff, A. H. & Co | Essex | 1,000 00 | 100 00 |
| Stringer, J. B. & Co | Chatham | 1,000 00 | 100 00 |
| Shand, Edgar D | Windsor, N. S | 5,000 00 | 1,000 00 |
| Shreve, Thos. C | Digby, N. S | 1,000 00 | 100 00 |
| Smith, Mrs. Henrietta S | Toronto | 1,000 00 | 100 00 |
| Sutcliffe, Joseph | Toronto | 1,000 00 | 100 00 |
| Taylor, Margaret | Rockingham | 2,000 00 | 200 00 |
| Turnbull, Jno. A | Halifax, N. S | 1,000 00 | 100 00 |
| Torranee, W. B | Halifax, N. S | 1,000 00 | 100 00 |
| Ternan, Gerald B | Halifax, N. S | 1,000 00 | 100 00 |
| Teskey, L | Toronto | 1,000 00 | 100 00 |
| Thornton, Ernest A | Toronto | 1,000 00 | 100 00 |
| Tait, Joseph | Deer Park | 3,000 00 | 300 00 |
| Tutts, J. F | Wolfville, N. S | 5,000 00 | 500 00 |
| Vickery, Edgar J | Yarmouth, N. S | 1,000 00 | 100 00 |
| Vanalstine, Wm. H | Picton | 1,000 00 | 100 00 |
| Vanvlack, W. E | Picton | 1,000 00 | 100 00 |
| Wickett, S. R | Toronto | 2,000 00 | 200 00 |
| White, John | Halifax | 2,000 00 | 200 00 |
| Wright, Lou A | Picton | 2,500 00 | 250 00 |
| Wright, Fred. W | New Glasgow, N. S | 2,000 00 | 200 00 |
| Westington, Theo. P | Welcome, P. Q | 1,000 00 | 100 00 |
| Wickett, Thos | Port Hope | 1,000 00 | 100 00 |
| Williams, Joseph A | Ingersoll | 1,000 00 | 100 00 |
| Watt, Alex. C | Gananoque | 1,000 00 | 100 00 |
| Woodsworth, Joseph | Toronto | 5,000 00 | 500 00 |
| Whitlaw, Robt | Woodstock | 500 00 | 50 00 |
| Walker, Chandler M | Walkerville | 10,000 00 | 1,000 00 |
| Wilkinson, Wm. T | Amherstburg | 500 00 | 50 00 |
| Wilkinson, John E | Toronto | 1,000 00 | 100 00 |
| Watterworth, Wm | Ingersoll | 1,000 00 | 100 00 |
| Waterhouse, E. F | Ingersoll | 500 00 | 50 00 |
| Williams, Peter A | Picton | 500 00 | 50 00 |
| Widdifield, Wm. C | Newmarket | 1,000 00 | 100 00 |
| Wylie, Robt. J | Toronto | 1,000 00 | |
| Totals | | $334,000 00 | $32,757 50 |

# RECAPITULATION

OF

## ASSETS, LIABILITIES, REVENUE AND EXPENDITURE OF JOINT STOCK FIRE INSURANCE COMPANIES.

## JOINT STOCK FIRE INSURANCE COMPANIES.

### ASSETS FOR YEAR ENDING 31st DECEMBER, 1900.

| Name of company. | Real estate. | Bonds, mortgages, and other investments. | Interest accrued. | Rents. | Outstanding premiums. | Cash. | Agents' balances. | Loans on stock. | Capital stock called up, but unpaid. | Other assets. | Total. | Goad's plans, office furniture, etc. | Subscribed capital stock uncalled, less paid in advance of calls. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. |
| Equity | .... .... | 44,350 00 | 199 28 | 137 77 | 9,225 68 | 10,776 03 | ..... | ..... | ..... | ..... | 64,688 76 | 2,347 09 | 450,000 00 |
| Merchants' | ..... | 24,333 33 | 14 96 | .. .... | . .. .... | 13,904 80 | 3,812 37 | ..... | 5,150 00 | .... ..... | 47,215 46 | 1,653 29 | 445,342 50 |
| Queen City | 65,871 98 | 56,267 00 | 769 52 | 102 15 | ..... | 12,260 04 | 2,907 45 | 76,727 55 | ..... .. | ..... | 214,905 69 | (a)2,272 41 | 50,000 00 |
| Traders' | .. .. .... | .... .... | 62 50 | ..... | ..... .. | 26,718 64 | 721 13 | ..... | 1,542 50 | ..... | 29,044 77 | (b)5,984 70 | 299,700 00 |
| Totals | 65,871 98 | 124,950 33 | 1,046 26 | 239 92 | 9,225 68 | 63,659 51 | 7,440 95 | 76,727 55 | 6,692 50 | ..... | 355,854 68 | 12,257 49 | 1,245,042 50 |

Government deposits are as follows :—Equity Fire Insurance Company, $25,000 ; Merchants' Fire Insurance Company, $35,000 ; Queen City Fire Insurance Company, $10,000 ; Traders' Fire, $25,000. (a) Including doubtful debtors, $1,665.31. (b) Including promotion expenses, $5,543.15.

### LIABILITIES FOR YEAR ENDING 31st DECEMBER, 1900.

| Name of company. | Unpaid losses. | Insurance reserve. | Re-insurance. | Commission. | Other liabilities. | Total liabilities, except paid-up capital stock. | Paid-up capital stock. | Number of policies in force. | Net amount of risks. |
|---|---|---|---|---|---|---|---|---|---|
| | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | | $ c. |
| Equity | 7,339 46 | (a)33,851 53 | 1,645 00 | 1,615 00 | 2,641 20 | 47,092 19 | 50,000 00 | 5,695 | 6,414,558 45 |
| Merchants' | ..... | (a)21,455 58 | ..... | 1,147 86 | 939 96 | 23,543 40 | 46,607 50 | 4,953 | 4,741,506 11 |
| Queen City | ..... | (a)23,296 55 | .... .... | . ..... | 362 48 | 23,659 03 | 50,000 00 | 3,622 | 3,760,553 00 |
| Traders' | ..... | (a) 2,502 55 | ..... | 131 93 | 375 00 | 3,009 48 | 32,757 50 | 368 | 472,778 50 |
| Totals | 7,339 46 | 81,106 21 | 1,645 00 | 2,894 79 | 4,318 64 | 97,304 10 | 179,365 00 | 14,638 | 15,389,396 06 |

Government deposits are as follows :—Equity Fire Insurance Company, $25,000 ; Merchants' Fire Insurance Company, $35,000 ; Queen City Fire Insurance Company, $10,000 ; Traders' Fire, $25,000. (a) Unearned premiums calculated at 50 per cent. of gross premiums.

## JOINT STOCK FIRE INSURANCE COMPANIES.

### INCOME FOR YEAR ENDING 31st DECEMBER, 1900.

| Name of company. | Re-insurance. | Gross premiums. | Interest and dividends. | Rent. | From call on and sale of stocks. | Re-insurance on losses. | Extra premiums and fees. | Total income. |
|---|---|---|---|---|---|---|---|---|
| | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. |
| Equity | 4,400 99 | 71,323 72 | 2,128 37 | ..... | ..... | ..... | ..... | 77,853 08 |
| Merchants' | 4,187 01 | 41,164 87 | 1,695 81 | ..... | 8,323 00 | ..... | ..... | 55,370 69 |
| Queen City | ..... | 32,692 09 | 6,997 69 | 3,224 49 | ..... | 580 43 | ..... | 43,494 70 |
| Traders' | ..... | 6,140 54 | 718 37 | ..... | 32,757 50 | ..... | 50 | 39,616 91 |
| Totals | 8,588 00 | 151,321 22 | 11,540 24 | 3,224 49 | 41,080 50 | 580 43 | 50 | 216,335 38 |

### EXPENDITURE FOR YEAR ENDING 31st DECEMBER, 1900.

| Name of company. | Commission. | Salaries, directors' and auditors' fees. | Rent, taxes. | Law costs. | Statutory assessment and fees. | All other expenses. | Total expenses of management. | Losses. | Re-insurance premiums. | Rebate. | Dividends. | Expenses of organization. | All other expenditure. | Totals. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. |
| Equity | 11,609 98 | 5,774 74 | 719 87 | 79 00 | 118 77 | 4,630 79 | 22,938 15 | 44,639 26 | 9 131 05 | 5,299 28 | 750 00 | ..... | 845 30 | 85,603 03 |
| Merchants' | 7,637 29 | 4,040 41 | 370 00 | 151 86 | 101 64 | 2,595 06 | 14,896 26 | 29,176 40 | 4,252 28 | 4,535 65 | 2,187 27 | (a)868 00 | 412 11 | 56,307 97 |
| Queen City | 5,771 51 | 4,180 00 | 539 15 | ..... | 100 94 | 3,509 74 | 14,101 34 | 9,412 78 | 3,369 08 | 2,056 89 | 5,000 00 | ..... | ..... | 33,940 09 |
| Traders' | 1,201 91 | 2,235 49 | 267 11 | ..... | 100 00 | 1,505 79 | 5,310 30 | 701 81 | 248 94 | 363 32 | ..... | 5,163 15 | 441 55 | 12,229 07 |
| Totals | 26,220 69 | 16,230 64 | 1,896 13 | 230 86 | 421 35 | 12,246 38 | 57,246 05 | 83,930 24 | 16,981 35 | 12,255 14 | 7,937 27 | 6,031 15 | 1,698 96 | 186,080 16 |

(a) Commission on Stock Subscriptions.

# CASH-MUTUAL FIRE COMPANIES.

ASSETS AND LIABILITIES: INCOME AND EXPENDITURE.

## BERLIN MUTUAL FIRE INSURANCE COMPANY

(Mutual and Stock.)

HEAD OFFICE, TORONTO.

*Commenced business, 3rd November*, 1898.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

| | | | |
|---|---|---|---|
| D. Hibner, Berlin, | Ont. | W. H. Shapely, Toronto, | Ont |
| Wm. Simpson, Berlin, | " | A. Taylor, Galt, | " |
| W. Vandusen, Tara, | " | A. Burritt, Mitchell, | " |
| W. J. Stark, Stouffville, | " | Jos. Torrance, Milverton, | " |
| H. E Irwin, Toronto, | " | David Carlyle, Toronto, | " |
| J. R. Stouffer, Berlin, | " | F. Clement Brown, Toronto, | " |

*Officers* :

D. Hibner, President ..... Berlin, Ont.
W. H. Shapely, Vice-President ..... Toronto, Ont.
F. Clement Brown, Managing-Director ..... Toronto, Ont.

| | |
|---|---|
| *Authorized capital stock | $500,000 00 |
| Subscribed " | 135,200 00 |
| Paid-up | 16,080 00 |
| Unassessed premium note capital | 18,223 53 |
| Deposited in the Provincial Treasury | 12,000 00 |

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash on hand, head office | $ 26 29 | |
| " in Bank of Hamilton, Berlin (General account) | 6 645 24 | |
| " " " (Capital account) | 6,077 81 | |
| " " " (Stock Prem account) | 447 25 | |
| " " " deposit receipt | 10,000 00 | |
| | | $23 196 59 |
| " agents' hands acknowledged by them to be due and considered good | | 1,453 97 |
| Amount of premium notes in force after deducting all payments thereon and assessments levied | | 18 223 53 |
| Unpaid calls on stock | | 144 00 |
| Accrued interest | | 20 02 |
| Office furniture, etc. (not extended) | $411 67 | |
| Total assets | | $43,038 11 |
| Uncalled subscribed capital stock | | $118 976 00 |

LIABILITIES.

| | |
|---|---|
| Amount of supposed loss | $1,500 00 |
| Amount required to re-insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1900 | 9,620 47 |
| Commission (estimated) | 1,086 86 |
| Salaries and fees | 406 40 |
| Re-insurance | 17 16 |
| Return premiums | 135 00 |
| Rent | 38 54 |
| Total liabilities | $12,804 43 |
| Amount of paid-up Capital Stock | $16,080 00 |

* The authorized capital stock of the Company was by Order in Council bearing date 10th July, 1899, increased to $500,000.

### Receipts.

| | | |
|---|---|---|
| Cash on hand as per last statement (not extended) | $5,417 88 | |
| Cash received as fixed payments of 1900 | | $ 3,835 26 |
| " " " prior years | | 290 44 |
| " for interest | | 798 15 |
| " premiums on cash system | | 23,767 06 |
| " premiums on stock | | 225 00 |
| " re-insurance on fire losses | | 737 68 |
| " other sources | | 19 65 |
| Total receipts | | $29,673 24 |

### Expenditure.

*Expenses of Management.*

| | | |
|---|---|---|
| Amount paid for investigation and adjustment of claims | | $ 80 91 |
| " law costs | | 20 24 |
| " statutory assessment and license fee | | 43 45 |
| " commission to agents (including bonuses) | | 5,995 81 |
| " fuel and light | | 34 73 |
| " printing, stationery and advertising | | 531 64 |
| " salaries, directors' and auditors' fees | | 3 088 17 |
| " postage, telegrams and express | | 308 19 |
| " travelling expenses | | 486 37 |
| " rent and taxes | | 256 27 |
| " other expenses | | 387 56 |
| Total expenses of management | | $11,233 34 |

*Miscellaneous Payments.*

| | | |
|---|---|---|
| Cash paid for losses which occurred prior to 1900 | $141 28 | |
| " " " during " | 6,972 07 | |
| | | 7,113 35 |
| " re-insurance | | 2,551 02 |
| " rebate | | 2,587 06 |
| " dividend to shareholders | | 149 76 |
| Total expenditure | | $23,634 53 |

### Currency of Risks.

*Amount covered by Policies in force 31st December, 1900.*

| System. | One year or less. | Three years. | Total. |
|---|---|---|---|
| Mutual | | $345,392 00 | $345,392 00 |
| Cash | $1 362,984 66 | 606,308 67 | 1,969,293 33 |
| Total at risk | $1,362,984 66 | $951,700 67 | $2,314,685 33 |

| | |
|---|---|
| Re-insured mutual system | $ 47,725 00 |
| " cash system | 163,815 75 |
| Total re-insurance | $211,540 75 |
| Net risks at 31st December, 1900 | $2 103,144 58 |

### Movement in Risks.

| *Mutual System.* | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 220 | $226,615 |
| Policies new and renewed during 1900 | 177 | 179 837 |
| Gross number during 1900 | 397 | $406,452 |
| Less expired and cancelled in 1900 | 46 | 61 060 |
| Net risks in force on mutual system, 31st December, 1900 | 351 | $345,392 |

*Cash System*

| | | |
|---|---|---|
| Policies in force 31st December, 1899 | 1019 | $884,140 00 |
| Policies taken during 1900 | 2038 | 1,860,924 33 |
| Gross number during 1900 | 3057 | $2,745,064 33 |
| Less expired and cancelled in 1900 | 761 | 775,771 00 |
| Net risks in force on cash system, 31st December, 1900 | 2296 | $1,969,293 33 |

BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1900.*

| | Three year risks. |
|---|---|
| | $ c. |
| Amount of face of all premium notes held by Company, and legally liable to assessment | 25,411 55 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 18,223 53 |
| Amount of premium notes received during the year 1900 | 13,016 95 |

LIST OF SHAREHOLDERS.

| Name. | Address. | Amount Subscribed. | Amount Paid Up. |
|---|---|---|---|
| | | $ c. | $ c. |
| Armitage, S. W | Schomberg | 100 00 | 12 00 |
| Brown, F. C | Berlin | 7,000 00 | 840 00 |
| Burrit & Co., A | Mitchell | 5,000 00 | 600 00 |
| Brown, W. G | Toronto | 2,000 00 | 240 00 |
| Brown, Margaret | Toronto | 1,000 00 | 120 00 |
| Bennett, W. H. L | London | 1,000 00 | 120 00 |
| Baldwin, Geo. S | Aurora | 1,000 00 | 120 00 |
| Bruce, Edward W | Toronto | 2,000 00 | 120 00 |
| Burkholder, Jacob | Stouffville | 1,000 00 | 120 00 |
| Burkholder, Samuel | Stouffville | 1,000 00 | 120 00 |
| Bain, Donald | Toronto | 200 00 | |
| Begg, Herbert | Toronto | 100 00 | 12 00 |
| Brown, S K | East Toronto | 100 00 | 12 00 |
| Brown, Eliza J | East Toronto | 100 00 | 12 00 |
| Brown, Arthur K | Brantford | 100 00 | 12 00 |
| Bright, A. J | Seaforth | 500 00 | 60 00 |
| Bright, W. D | Seaforth | 500 00 | 60 00 |
| Cornell, Dr. E. P | Berlin | 1,000 00 | 120 00 |
| Carlyle, David | Toronto | 1,000 00 | 120 00 |
| Coutts, Richard D | Georgetown | 500 00 | 60 00 |
| Carson, Samuel | Meaford | 1,000 00 | 120 00 |
| Carlyle, Isabel | Toronto | 100 00 | 12 00 |
| Crow & Arnold | Ridgeville | 100 00 | 12 00 |
| Courtice, A. C | Toronto | 100 00 | 12 00 |
| Courtice, Ada M | Toronto | 100 00 | 12 00 |
| Chapman, W. A | Toronto | 100 00 | 12 00 |
| Carlyle & Macfadden | Toronto | 500 00 | 60 00 |
| Carrol, Ellen | Toronto | 100 00 | 12 00 |
| Dale, J. A | Grimsby | 100 00 | 12 00 |
| Denoon, George | Toronto | 100 00 | 12 00 |
| Eden, John R | Berlin | 500 00 | 60 00 |
| Ego, Dr. Angus | Markdale | 1,000 00 | 120 00 |
| Forrester, A. Executors | Mitchell | 5,000 00 | 600 00 |
| Goodale, John | Milverton | 8,500 00 | 1,020 00 |

LIST OF SHAREHOLDERS.—*Continued.*

| Name. | Address. | Amount Subscribed. | Amount Paid Up |
|---|---|---|---|
| | | $ c. | $ c. |
| Grant, James | Chesley | 500 00 | 60 00 |
| Govenlock, Wm | Seaforth | 100 00 | 12 00 |
| Hibner, D | Berlin | 8,000 00 | 960 00 |
| Halliday, M. A | Chesley | 1,000 00 | 120 00 |
| Henry, Samuel | Kincardine | 1,000 00 | 120 00 |
| Hill, Solomon | Markdale | 1,000 00 | 120 00 |
| Hasenpflug, Conrad | Milverton | 4,000 00 | 480 00 |
| Irwin, H. E | Toronto | 1,000 00 | 120 00 |
| Irwin, Minnie S | Weston | 100 00 | 12 00 |
| Irwin, Caroline L | Newmarket | 100 00 | 12 00 |
| Irwin, Mable Carr | Toronto | 100 00 | 12 00 |
| Irwin, Margaret | Toronto | 100 00 | 12 00 |
| Jay, Chas. H | Meaford | 500 00 | 60 00 |
| Lowden, R. W | Toronto | 100 00 | 12 00 |
| Meyers, J. W | Listowel | 2,000 00 | 240 00 |
| Malcolm, Rev. Jas | Teeswater | 2,000 00 | 240 00 |
| Mickle, Chas. J | Chesley | 1,000 00 | 120 00 |
| Mevins, Herman | Buffalo | 1,000 00 | 120 00 |
| McLean, Dr. P. D | Woodbridge | 2,000 00 | 240 00 |
| McCallum, Wm | Bolton | 1,000 00 | 120 00 |
| McFall, A. A | Bolton | 1,000 00 | 120 00 |
| McArthur, Alex | Seaforth | 15,000 00 | 1,800 00 |
| Macfadden, J. A | Toronto | 100 00 | 12 00 |
| McCulloch, Q. D | Toronto | 100 00 | 12 00 |
| McKercher, H. S. | Wroxeter | 100 00 | 12 00 |
| Nicholls, Hesse | Richmond Hill | 500 00 | 60 00 |
| Orr, Alexander | Fordwich | 100 00 | 12 00 |
| Pearse, C. J | Port Perry | 300 00 | 36 00 |
| Poole, W. A | Toronto | 100 00 | 12 00 |
| Poole, Rebecca | Toronto | 100 00 | 12 00 |
| Renfrew, Walter C | Stouffville | 1,500 00 | 180 00 |
| Reddaway, Arthur | Stratford | 2,000 00 | 240 00 |
| Richards, John | Picton | 100 00 | 12 00 |
| Ritchie, W. W | Toronto | 100 00 | 12 00 |
| Simpson, William | Berlin | 1,000 00 | 120 00 |
| Stark, W. J | Stouffville | 4,000 00 | 480 00 |
| Schaefer, H. M | Milverton | 3,700 00 | 444 00 |
| Smith, John | Tilsonburg | 500 00 | 60 00 |
| Smith, Dr. A D | Mitchell | 1,000 00 | 120 00 |
| Stewart, Dr. R. L | Bolton | 1,000 00 | 120 00 |
| Snider, Annie | Woodbridge | 1,000 00 | 120 00 |
| Stevens, Reuben | Stouffville | 5,000 00 | 600 00 |
| Shapley, W. H | Toronto | 8,000 00 | 960 00 |
| Scholey, Chas | Toronto | 100 00 | 12 00 |
| Taylor, Alfred | Galt | 5,000 00 | 600 00 |
| Torrance, James | Milverton | 2,000 00 | 240 00 |
| Trueman, Elizabeth | Stouffville | 1,000 00 | 120 00 |
| Tudhope, R. E. J | Toronto | 2,500 00 | 300 00 |
| Tudhope, W. R | Toronto | 100 00 | 12 00 |
| Vandusen, W | Tara | 5,000 00 | 600 00 |
| Vandusen, J. H | Tara | 1,000 00 | 120 00 |
| Williamson, Thos | Stouffville | 2,500 00 | 300 00 |
| Williams, H | Toronto | 100 00 | 12 00 |
| Young, W. L | Markdale | 500 00 | 60 00 |
| | Total | 135,200 00 | 16,080 00 |

## ECONOMICAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BERLIN.

*Commenced Business 28th October*, 1871.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

| | | | |
|---|---|---|---|
| John Fennell, | Berlin, Ont. | Geo. Lang, | Berlin, Ont |
| W. H. Bowlby | " | H. Knell | " |
| F. Snyder | " | H L Janzen | " |
| J. A. Mackie | " | P. S. Lautenschlager | " |
| L. J. Breithaupt | " | S. Merner | " |
| G. Pattison, Preston, Ont. | | C. Pabst, Hespeler, Ont. | |
| Frank Turner, Toronto, Ont. | | J. E. Seagram, Waterloo, Ont. | |

*Officers* :

John Fennell, President ..... Berlin, Ont.
George Lang, Vice-President ..... Berlin, Ont.
Hugo Kranz, Manager ..... Berlin, Ont.
W. H. Schmalz, Secretary-Treasurer ..... Berlin, Ont.

Unassessed premium note capital, $203,135.05.

Securities deposited at Provincial Treasury, par value, $36 600 00.

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash value of real estate | | $18,475 00 |
| Cash value of mortgages on real estate | | 23,445 39 |
| Cash on deposit to Company's credit in Canadian Bank of Commerce, Berlin | $8 827 13 | |
| Cash deposit receipts | 30,500 00 | |
| Cash on hand, head office | 4 551 05 | |
| | | 43,878 18 |
| Amount unpaid of agents' balances | | 11,013 29 |
| Amount of short date notes, or due bills, less than one year over due | | 606 83 |
| Amount of premium notes in force after deducting all payments thereon and assessments levied | | 203,135 05 |
| Accrued interest and rents | | 533 23 |
| Office furniture and Goad's plans (not extended) | $5 000 | |
| Amount due re-insurance on losses | | 6,071 66 |
| Total assets | | $307 158 63 |

LIABILITIES.

| | |
|---|---|
| Amount of re-insurance reserve | $49 594 42 |
| " supposed loss | 15 712 47 |
| " resisted | 1,800 00 |
| Total liabilities | $67 106 89 |

### Receipts.

| | | |
|---|---|---|
| Cash at head office as per last statement (not extended) | $43,878 18 | |
| Cash received as fixed payments of 1900 | | $64,913 90 |
| " additional premiums | | 1,062 45 |
| " premiums on cash system | | 91 161 88 |
| " interest | | 4,667 97 |
| " transfer fees | | 154 00 |
| " re-insurance claims | | 14,638 42 |
| " from investments (not extended) | $33,700 | |
| Total receipts | | $176,598 62 |

### Expenditure.

*Expenses of Management*:

| | |
|---|---|
| Amount paid for investigation and adjustment of claims | $1 482 95 |
| " interest on assumed mortgages and rent paid to agents | 850 00 |
| " commission to agents | 25,435 07 |
| " statutory assessment and license fee | 215 32 |
| " printing, stationery and advertising | 1,345 46 |
| " salaries, directors' and auditors' fees | 9,153 30 |
| " postage, telegrams and express, etc | 1,194 97 |
| " fuel and light | 176 22 |
| " taxes (municipal and government) | 771 71 |
| " law costs | 1,222 16 |
| Expenses of management | $41,847 16 |

*Miscellaneous Expenses*:

| | | |
|---|---|---|
| Cash paid for losses which occurred prior to 1900 | $6,997 23 | |
| " " " during 1900 | 119,643 15 | |
| | | $126,640 38 |
| " re insurance | | 18,491 67 |
| " rebate, abatement and returned premiums | | 9,199 31 |
| " investments (not extended) | $16,500 | |
| " Goad's plans | | 314 95 |
| " sundries | | 614 73 |
| Total expenditure | | $197,108 20 |

### Currency of Risks.

*Amount covered by policies in force 31st December*, 1900

| System. | One year or less. | Three years. | Total. |
|---|---|---|---|
| Mutual | | $4,486,337 33 | $4,486,337 33 |
| Cash | $4 313 284 09 | 7,304,897 01 | 11 618 181 10 |
| Total | $4,313,284 09 | $11,791,234 34 | $16,104 518 43 |
| *Re insured.* | | | |
| Cash | 1 416,825 49 | | 1,416,825 49 |
| Net risks carried by Company, 31st December, 1900 | $2 896,458 60 | $11,791 234 34 | $14 687 692 94 |

### Movement in Risks

| System of Insurance. | Number. | Amount. |
|---|---|---|
| **Fire Risks—*Mutual System.*** | | |
| Policies in force 31st December, 1899 | 3,314 | $4,252,403 67 |
| Policies new and renewed during 1900 | 1,373 | 1,775,991 66 |
| Gross number during 1900 | 4,687 | $6,028,395 33 |
| Less expired and cancelled in 1900 | 1,296 | 1,542 058 00 |
| Net risks in force on mutual system, 31st December, 1900 | 3,391 | $4,486 337 33 |
| **Fire Risks—*Cash System.*** | | |
| Policies in force 31st December, 1899 | 11,983 | $11 055,370 84 |
| Policies new and renewed during 1900 | 5 734 | 5,863,378 78 |
| Gross number during 1900 | 17,717 | $16,918 749 62 |
| Less expired and cancelled in 1900 | 5,519 | 5 300 568 52 |
| Net risks in force on cash system, 31st December, 1900 | 12 198 | $11,618 181 10 |

### Business Transacted:

General Fire Insurance.

### Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $314,199 73 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 203 135 05 |
| Amount of premium notes received during the year 1900 | 137,457 15 |

## FIRE INSURANCE EXCHANGE CORPORATION

Stock and Mutual.

HEAD OFFICE, TORONTO.

*Commenced business, 3rd August,* 1886

Names and addresses of the Directors and Officers for the year 1901:

*Directors:*

| | | | |
|---|---|---|---|
| Frederick Wyld, | Toronto, Ont. | R. W. Elliott, | Toronto, Ont. |
| J. F. Eby, | " " | W. B Hamilton | " " |
| S. F. McKinnon | " " | J. L. Spink, | " " |
| Hugh Scott, | " " | Thomas Walmsley | " " |
| A. Darling, | " " | A T. Wood, | " " |

Hon. A. W. Ogilvie, Montreal.

*Officers:*

Frederick Wyld, President ..... Toronto, Ont.
R. W. Elliott, Vice-President ..... Toronto, Ont.
Hugh Scott, Managing Director ..... Toronto. Ont.

| | | |
|---|---|---|
| Authorized Capital Stock | | $250,000 |
| Subscribed | | 150,500 |
| Paid up | | 14,550 |
| Securities deposited in Treasury of Ontario: | | |
| Deposit Certificate of Freehold Loan and Savings Co.. | $10.000 00 | |
| Unassessed premium note capital | | $6 536 38 |

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Call loan, shares | | $3,975 00 |
| Cash on deposit in Imperial Trusts Co., Toronto | $ 1,425 19 | |
| " Standard Bank, Toronto | 5,128 48 | |
| " Freehold Loan and Savings Co | 11,428 18 | |
| | | 17,981 85 |
| Undertakings, unassessed amount | $6,536 38 | |
| Less residue of premium notes given for re-insurance | 393 64 | |
| | | 6,142 74 |
| Cash in Agents' hands | | 1,813 44 |
| Goad's plans (not extended) | $587 20 | |
| Total assets | | $29,913 03 |
| Subscribed capital stock uncalled | | $135 950 00 |

LIABILITIES.

| | |
|---|---|
| Adjusted losses | $4,570 68 |
| Unearned premiums, being 50 per cent. of gross premiums | 5 088 44 |
| All other | 79 41 |
| Total liabilities to public | $9,738 53 |
| Liabiliites to shareholders: | |
| Paid up stock | $14 550 00 |

### Receipts.

| | | |
|---|---|---|
| Cash received for fixed payments, 1900 | | $ 7,540 91 |
| " premiums on cash system | | 10,965 24 |
| " interest | | 872 17 |
| " repaid loans (not extended) | $20,500 00 | |
| " re-insurance on losses | | 142 63 |
| " adjusting accounts | | 972 29 |
| Total | | $20,493 24 |

### Expenditure.

| | | |
|---|---|---|
| Cash paid for commission to agents | | $2,021 62 |
| " investigation and adjustment of claims | | 116 28 |
| " statutory assessment and license fee | | 48 09 |
| " rent and taxes | | 300 00 |
| " salaries, directors' and auditors' fees | | 2,084 05 |
| " printing, stationery and advertising | | 214 12 |
| " postage and telegrams | | 126 14 |
| " vote to president | | 250 00 |
| Total expenses of management | | $ 5,160 30 |
| Cash paid for losses which occurred prior to 1900 | $ 6,785 42 | |
| " " " " during " | 12,619 74 | |
| | | 19 405 16 |
| " re-insurance premiums | | 1,213 36 |
| " rebate | | 1,158 56 |
| " dividends | | 1,455 00 |
| " special adjusting | | 437 67 |
| " investments (not extended) | $8,391 98 | |
| Total | | $28 830 05 |

### Currency of Risks.

*Amount covered by Policies in force 31st December, 1900.*

| System. | One year or less. | Three years. | Total. |
|---|---|---|---|
| Mutual | $485,511 25 | $ ..... | $ 485,511 25 |
| Cash | 808,902 16 | 293,321 66 | 1,102 223 82 |
| Total | $1,294,413 41 | $293,321 66 | $1 587,735 07 |
| *Re-insurance.* | | | |
| Mutual | $57,953 00 | $ ..... | $57,953 00 |
| Cash | 93,290 50 | 1,750 00 | 95,040 50 |
| Total | $151 243 50 | $1,750 00 | $152.993 50 |
| Net risks carried by Company 31st December, 1900 | $1 143,169 91 | $291,571 66 | $1,434,741 57 |

### Movement in Risks.

*System of Insurance—Mutual System*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 92 | $535,758 75 |
| " new and renewed during 1900 | 288 | 521,778 25 |
| Gross number during 1900 | 380 | $1 057,537 00 |
| Less expired and cancelled in 1900 | 235 | 572,025 75 |
| Net risks in force on mutual system 31st December, 1900 | 145 | $485,511 25 |

| *Cash System.* | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 347 | $958,446 50 |
| " new and renewed during 1900 | 499 | 1,126,361 82 |
| Gross number during 1900 | 846 | $2,084,808 32 |
| Less expired and cancelled in 1900 | 441 | 982,584 50 |
| Net risks in force on cash system 31st December, 1900 | 405 | $1,102,223 82 |

BUSINESS TRANSACTED.

## General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

| *On Policies in force 31st December*, 1900. | One year risks |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $13,072 76 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 6,536 38 |
| Amount of premium notes received during the year 1900 | 13,992 84 |
| Residue of premium notes given by Company for re-insurance | 393 65 |

LIST OF SHAREHOLDERS.

| Names. | Address. | Amount of Stock. | Amount paid up. |
|---|---|---|---|
| Allen, W. A | Ottawa | $1,500 00 | $150 00 |
| Bate, H. N | " | 1,000 00 | 100 00 |
| Brock, W. R | Toronto | 5,000 00 | 500 00 |
| Blain, B | " | 5,000 00 | 500 00 |
| Brennan, J. C | Ottawa | 1,000 00 | 100 00 |
| Darling, A | Toronto | 5,000 00 | 500 00 |
| Dunnett, T | " | 5,000 00 | 500 00 |
| Devlin, R. J | Ottawa | 1,500 00 | 150 00 |
| Elliot, R | Toronto | 5,000 00 | 500 00 |
| Eby, Jos. F | " | 5,000 00 | 500 00 |
| Elliot, W. S | " | 1,000 00 | 100 00 |
| Elliot, C. J | " | 1,000 00 | 100 00 |
| Gurney, E | " | 5,000 00 | 500 00 |
| Gage, W. J | " | 2,500 00 | 250 00 |
| Garland, John | Ottawa | 1,000 00 | 100 00 |
| Howland, H. S | Toronto | 5,000 00 | 500 00 |
| Hallam, John (estate) | " | 5,000 00 | 500 00 |
| Hedley, James (in trust) | " | 2,500 00 | 250 00 |
| Hamilton, W. B | " | 2,500 00 | 250 00 |
| Hobson, M | " | 5,000 00 | 500 00 |
| Irving, A. S | " | 5,000 00 | 500 00 |
| Ince, Wm | " | 1,000 00 | 100 00 |
| McKinnon, S. F | " | 5,000 00 | 500 00 |
| MacKay, D | " | 2,500 00 | 250 00 |
| Northcote, I. G | " | 1,000 00 | 100 00 |
| Ogilvie, Hon. A. W | Montreal | 2,500 00 | 250 00 |
| Patterson, R. L | Toronto | 5,000 00 | 500 00 |
| Phillips, F. J | " | 5,000 00 | 500 00 |
| Park, W. W | " | 5,000 00 | |
| Rogers, E | " | 5,000 00 | 500 00 |
| Stayner, T. S | " | 5,000 00 | 500 00 |
| Spink, J. L | " | 2,500 00 | 250 00 |
| Scott, J. G | " | 5,000 00 | 500 00 |
| Scott, M. E | " | 1,000 00 | 100 00 |
| Stayner, H. R | " | 1,000 00 | 100 00 |
| Scott, H | " | 5,000 00 | 500 00 |
| Wyld, Frederick | " | 5,000 00 | 500 00 |
| Waldie, John | " | 5,000 00 | 500 00 |
| Wilson, W | " | 5,000 00 | 500 00 |
| Wood, A. T | " | 5,000 00 | 500 00 |
| Wood, Hon. S. C | " | 3,500 00 | 350 00 |
| Walmsley, Thomas | " | 5,000 00 | 500 00 |
| Total | | $150,500 00 | $14,550 00 |

## GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

*Commenced business, 10th October*, 1839.

Names and addresses of the Directors and Officers for the year 1901:

*Directors*:

| | |
|---|---|
| Hon. James Young, Galt, Ont. | Adam Warnock, Galt, Ont. |
| R. S. Strong, " | Hugh McCulloch, " |
| Hugh Cant, " | Robert Scott, Ayr, Ont. |
| John Watson, Ayr, Ont. | James Goldie, Guelph, Ont. |
| W. K. McNaught, Toronto, Ont. | |

*Officers*:

Hon. James Young, President ..... Galt, Ont.
Adam Warnock, Vice-President ..... Galt, Ont.
R. S. Strong, Managing-Director ..... Galt, Ont.

Unassessed premium note capital, $182,624.

Securities deposited in Treasury of Ontario, par value, $20,000.

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash value of real estate | | $35,750 49 |
| Loans secured by mortgages | | 75,620 00 |
| Market value of shares, bonds, debentures and securities, other than the foregoing | | 61,849 82 |
| Actual cash on hand at head office | $1,614 65 | |
| Cash on deposit to the Company's credit, not drawn against, in the following chartered banks: | | |
| Merchants' Bank, agency at Galt | $39,037 05 | |
| Bank of Commerce, " " | 16,689 21 | |
| Imperial | 15,766 90 | |
| | | 73,107 81 |
| Amount of premium notes in force after deducting all payments thereon and assessments levied | | 182,624 00 |
| Amount of interest accrued | | 2,958 96 |
| Office furniture, etc. (not extended) | $1,912 03 | |
| Total assets | | $431,911 08 |

LIABILITIES

| | |
|---|---|
| Amount required to re-insure all outstanding risks taken on the cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1900 | $52,499 46 |
| Amount of adjusted losses | 3,801 12 |
| " bonus to agents | 942 09 |
| Total liabilities | $57,242 67 |

RECEIPTS.

| | | |
|---|---|---|
| Cash at head office as per last statement (not extended) | $70,290 49 | |
| Cash received as fixed payments of 1900 | | $60,758 84 |
| " " for years prior to 1900 | | 261 27 |
| " premiums on cash system | | 54,532 17 |
| " interest | | 7,806 30 |
| " rents | | 1,073 98 |
| " re-insurance claims | | 7,208 12 |
| " transfer fees and extra premiums | | 873 28 |
| " from mortgage investments (not extended) | $6,550 00 | |
| Total receipts | | $132,513 96 |

EXPENDITURE.

*Expenses of Management*:

| | | |
|---|---|---|
| Amount paid for law costs | | $ 50 00 |
| " commission and bonus to agents | | 19,607 67 |
| " fuel and light | | 141 65 |
| " statutory assessment and license fee | | 219 80 |
| " printing, stationery and advertising | | 1,682 38 |
| " taxes (Municipal and Provincial) and insurance | | 683 46 |
| " salaries, directors' and auditors' fees | | 9 949 00 |
| " travelling expenses | | 629 78 |
| " postage, telegrams and express | | 1,027 67 |
| " investigation of claims | | 256 88 |
| " caretaker | | 156 00 |
| " incidentals | | 2,177 84 |
| Expenses of management | | $36,582 13 |

*Miscellaneous Payments*:

| | | |
|---|---|---|
| Cash paid for losses which occurred prior to 1900 | 92 26 | |
| " " " during 1900 | 52,528 68 | |
| | | 52,620 94 |
| " re-insurance premiums | | 7,509 23 |
| " rebate, abatement and returned premiums | | 2,936 38 |
| " refund to members | | 10,299 53 |
| " office furniture | | 162 85 |
| " investments (not extended) | $25,170 53 | |
| " Canadian Patriotic Fund | | 1,000 00 |
| Total expenditure | | $111,111 06 |

CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December*, 1900.

| System. | One year or less. | Three years. | Total. |
|---|---|---|---|
| Mutual | | $4,150,094 | $4,150,094 |
| Cash | $1,689,630 | 9,838,203 | 11,527,833 |
| Total | $1,689,630 | $13,988,297 | $15,677,927 |

*Re-insured.*

| | | | |
|---|---|---|---|
| Mutual | | | |
| Cash | 97,975 | 511,665 | 609,640 |
| Net risks carried by Company 31st Dec., 1900 | $1,591,655 | $13,476,632 | $15,068 287 |

MOVEMENT IN RISKS.

| System of Insurance. | Number. | Amount. |
|---|---|---|
| *Mutual System.* | | |
| Policies in force 31st December, 1899 | 2 822 | $4,056,528 |
| Policies new and renewed during 1900 | 1,104 | 1,575,889 |
| Gross number during 1900 | 3,926 | $5,632 417 |
| Less expired and cancelled in 1900 | 1,036 | 1,482,323 |
| Net risks in force on mutual system, 31st December, 1900 | 2,890 | $4,150,094 |
| *Cash System.* | | |
| Policies in force 31st December, 1899 | 10,348 | $11,621 353 |
| Policies new and renewed during 1900 | 3,625 | 4,120,501 |
| Gross number during 1900 | 13 973 | $15,741 854 |
| Less expired and cancelled in 1900 | 3,831 | 4,214,021 |
| Net risks in force on cash system 31st December, 1900 | 10,142 | $11 527,833 |

BUSINESS TRANSACTED.

General Fire Insurance:

PREMIUM NOTES OR UNDERTAKING

*On Policies in force 31st December*, 1900.

| | Three years risks. |
|---|---|
| Amount of face of all premiums notes held by Company, and legally liable to assessment | $295 523 00 |
| Amount of premium notes, after deducting all payments thereon and assessments levied | 182,624 00 |
| Amount of premium notes received during the year 1900 | 118,721 00 |

## HAND-IN-HAND INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONT.

*Commenced business 1st July*, 1873.

Names and addresses of the Directors and Officers for the year 1901:

*Directors* :

L. W. Smith, D. C. L, Toronto, Ont.
J. D. Chipman, St. Stephen, N. B.
Thomas Flynn, Toronto, Ont.
Hugh Scott, Toronto, Ont.
Hon. Justice Maclennan, Toronto, Ont.
Thomas Walmsley, Toronto, Ont.

*Officers* :

L. W. Smith, D. C. L., President.....Toronto, Ont.
Hugh Scott, Vice-President.....Toronto, Ont.
Hugh Scott, Manager and Secretary.....Toronto, Ont.
Joseph Walmsley, Asst.-Secretary.....Toronto, Ont.

By Act 42 Vic. cap. 85. Ontario Statutes, 1879, power was granted to this Company to raise Capital Stock and to do business on the Cash System.

| | |
|---|---|
| Authorized Stock Capital | $500,000 00 |
| Subscribed " | 100 000 00 |
| Paid up in Cash " | 20 000 00 |
| Stocks uncalled | 80 000 00 |
| Securities deposited in the Treasury of Ontario (par value) | 10,000 00 |
| Unassessed premium note capital | 13,830 78 |

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1900

ASSETS.

| | | |
|---|---|---|
| Mortgages on real estate | $20,686 33 | |
| Loans on bank stocks, etc | 32,013 00 | |
| Shares owned | 250 00 | |
| | | $52,949 33 |
| Cash on hand, head office | $2,919 08 | |
| " deposit to Company's credit in Ontario Bank, Toronto | 5,671 78 | |
| " " " Dominion " | 35 00 | |
| " deposit Imperial Trust Company | 583 10 | |
| | | $9 208 96 |
| Cash in agents' hands | | 2,771 78 |
| Premium notes in force after deducting all payments thereon and assessments levied | $13,830 78 | |
| Less residue of premium notes given for re-insurance | 6,363 00 | |
| | | $7,467 78 |
| Interest accrued | | 1,075 44 |
| Due by other companies | | 4 570 68 |
| Goad's Plans (not extended) | $607 09 | |
| Total | | $78.043 97 |
| Subscribed capital uncalled | | $80,000 00 |

### Liabilities

| | |
|---|---|
| Amount of adjusted losses | $9,141 37 |
| " required to re-insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1900 | 10 761 77 |
| Directors' fees, etc | 360 00 |
| Total liabilities to public | $20,263 14 |
| Liabilities to stockholders: | |
| Paid up stock | $20,000 00 |

### Cash Receipts.

| | | |
|---|---|---|
| Cash on hand as per last statement (not extended) | $10,301 12 | |
| " received as fixed payments of 1900 | | $14,004 48 |
| " for premiums on cash system | | 28,648 27 |
| " for interest | | 2 571 71 |
| " for plate glass insurance | | 3 085 29 |
| " re-insurance | | 18,710 47 |
| " loans repaid (not extended) | $14,503 51 | |
| " for commission | | 1 639 74 |
| " exchange | | 63 |
| " special adjustment | | 3 056 14 |
| Total | | $71 716 73 |

### Expenditure.

| | | |
|---|---|---|
| Cash paid for rent and taxes | | $495 78 |
| " clerical work and overtime | | 12 06 |
| " statutory assessment, license fees | | 73 42 |
| " printing, stationery and advertising | | 324 02 |
| " salaries, directors' and auditors' fees | | 1,890 00 |
| " investigation and adjustment of claims | | 775 82 |
| " postage, telegrams and express, etc | | 97 46 |
| " agents' commission | | 7,807 58 |
| " vote to President | | 250 00 |
| Total expenses of management | | $11,726 14 |
| Cash paid for losses prior to 1900 | $15,356 26 | |
| " losses during 1900 | 24 606 14 | |
| " plate glass | 1,258 65 | |
| | | 41,221 05 |
| " re-insurances | | 16,593 32 |
| " rebate, abatement and returned premiums | | 3,501 74 |
| " dividends | | 2,000 00 |
| " other expenditures, special adjustment | | 2,616 64 |
| " investments (not extended) | $9,653 51 | |
| Total expenditure | | $77,658 89 |

### CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1900.*

| System. | One year or less. | Three years. | Total. |
|---|---|---|---|
| Mutual | $ 930,683 | | $ 930 683 |
| Cash | 1,791,815 | 1,037,122 | 2,828,937 |
| Total | $2,722,498 | $1,037,122 | $3,759,620 |

*Re-insurance*

| | | | |
|---|---|---|---|
| Mutual | $ 431,782 | ..... | $ 431,782 |
| Cash | 664 900 | 30 350 | 695 250 |
| Total | $1,096,682 | $30,350 | $1,127 032 |
| Net risks carried by Company, 31st December, 1900 | $1,625,816 | $1 006 772 | $2 632 588 |

MOVEMENT IN RISKS

Fire Risks—*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 238 | $1,005 839 |
| " new and renew during 1900 | 267 | 1,027,567 |
| Gross number during 1900 | 505 | 2,033 406 |
| Less expired and cancelled in 1900 | 270 | 1,102,723 |
| Net risks in force on mutual system 31st December, 1900 | 235 | $930,683 |

Fire Risks—*Cash System.*

| | | |
|---|---|---|
| Policies in force 31st December, 1899 | 1,559 | $2,580,354 |
| " new and renewed during 1900 | 1,204 | 2,703 480 |
| Gross number during 1900 | 2 763 | 5,283,834 |
| Less expired and cancelled in 1900 | 1,153 | 2,454 897 |
| Net risks in force on cash system 31st December, 1900 | 1,610 | $2,828,937 |

Plate Glass Risks.

| | | |
|---|---|---|
| Policies in force 31st December, 1899 | 623 | $183,393 24 |
| " new and renewed during 1900 | 248 | 37 023 48 |
| Gross number during 1900 | 871 | $220 416 72 |
| Less expired and cancelled in 1900 | 257 | 35,446 20 |
| Net risks in force 31st December, 1900 | 614 | $184,970 52 |

BUSINESS TRANSACTED.

General Fire, Plate Glass and Inland Marine Insurance.

PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1900.*

| | One year risks. |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $27,661 56 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 13,830 78 |
| Amount of premium notes received during the year 1900 | 30,304 08 |
| Residue of premium notes given for re insurance | 6,363 00 |

## LIST OF STOCKHOLDERS.

| Name. | Residence. | Amount subscribed for. | Amount paid up in cash |
|---|---|---|---|
| | | $ c. | $ c. |
| Austin, A. W | Toronto | 2,500 00 | 500 00 |
| Arthurs, Mrs. A. J., Trustee | " | 2,500 00 | 500 00 |
| Campbell, A. H | " | 5,000 00 | 1,000 00 |
| Chipman, John D., in trust | St. Stephen, N. B | 5,000 00 | 1,000 00 |
| Coffee & Co., L | Toronto | 5,000 00 | 1,000 00 |
| Davis, Wm | " | 5,000 00 | 1,000 00 |
| Dixon, B., Homer, estate | " | 5,000 00 | 1,000 00 |
| Elliott, Wm., estate of | " | 5,000 00 | 1,000 00 |
| Gzowski, Sir C. S., A.D.C., estate of | " | 5,000 00 | 1,000 00 |
| Macpherson, Sir D. L., estate of | " | 5,000 00 | 1,000 00 |
| Maclennan, Hon. Justice | " | 5,000 00 | 1,000 00 |
| Smith, Prof. Goldwin | " | 5,000 00 | 1,000 00 |
| Smith, Larratt W., D.C.L | " | 5,000 00 | 1,000 00 |
| Smith, W. H | London | 1,000 00 | 200 00 |
| Smith, A. L,, Ex. late C. R. Smith | " | 1,000 00 | 200 00 |
| Smith W. H., Admr. late L. J. Smith | " | 1,000 00 | 200 00 |
| Smith, W. H ... Hammond, F. J... Tsts. for Mary C. Taylor | " | 1,000 00 | 200 00 |
| Smith, W. H ... Hammond, F. J. Tsts. for Fanny W. Rowley | " | 1,000 00 | 200 00 |
| Strathcona, Lord | Montreal | 5,000 00 | 1,000 00 |
| Smith, W. H., Mgr. in trust | Toronto | 5,000 00 | 1,000 00 |
| Scott, James | " | 2,500 00 | 500 00 |
| Scott, Robert | " | 2,500 00 | 500 00 |
| Scott, R., and Bull, B. E., in trust | " | 2,500 00 | 500 00 |
| Scott, R. and Scott, J , in trust | " | 2,500 00 | 500 00 |
| Smith, Rev. Lennox Ingal | Quebec | 5,000 00 | 1,000 00 |
| Scott & Walmsley | Toronto | 10,000 00 | 2,000 00 |
| | | 100,000 00 | 20,000 00 |

## THE MILLERS' AND MANUFACTURERS' INSURANCE COMPANY.

### MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONTARIO.

*Commenced business 1st September*, 1885.

Names and addresses of the Directors and Officers for the year 1901:

*Directors*:

James Goldie, Guelph, Ont.
Hugh Scott, Toronto, "
Wm. Wilson, " "
Wm. Bell, Guelph "
J. L. Spink, Toronto, Ont.
Thomas Walmsley, " "
A. Watts, Brantford, "
Hugh McCulloch, Galt, "
Geo. Gillies, Swansea, Ont.

*Officers*:

James Goldie, President ..... Guelph, Ont.
J. L. Spink, Vice-President ..... Toronto, Ont.
Hugh Scott, Managing Director and Secretary ..... Toronto, Ont.
Thomas Walmsley, Treasurer ..... Toronto, Ont.

| | |
|---|---|
| Authorized capital stock | $250,000 00 |
| Subscribed stock capital | 125,000 00 |
| Paid up in cash | 24,700 00 |
| Capital stock uncalled | 100 300 00 |
| Securities deposited at Provincial Treasury | 10,000 00 |
| Unassessed premium note capital | 30,597 07 |

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Call loans on stock | | $43,250 00 |
| Mortgages | | 11,500 00 |
| Shares Bell Telephone Co., Limited | | 13,359 50 |
| Cash on deposit in Trader's Bank, Toronto | $ 7,356 56 | |
| " " Freehold Loan and Savings Co. | 10,405 67 | |
| " " Imperial Trust Company, Toronto | 1,413 26 | |
| | | 19,175 49 |
| Undertakings, unassessed amount | $30,597 07 | |
| Less residue of premium notes given for re-insurance | 12,138 91 | |
| | | 18,458 16 |
| Fire equipment (not extended) | $436 49 | |
| Interest | | 302 76 |
| Uncollected premiums | | 1 394 59 |
| Amount due for re-insurance on losses | | 9,141 37 |
| All other assets | | 1,191 01 |
| Total assets | | $117,772 88 |
| Capital stock uncalled | | $100 300 00 |

### Liabilities.

| | |
|---|---|
| Adjusted losses (gross) | $16,600 74 |
| Re insurance reserve | 2,877 99 |
| Dividend to shareholders, 1899 | 270 00 |
| Due to sundry companies and persons | 952 19 |
| Total liabilities to public | $20,700 00 |
| Liability to stockholders: | |
| Paid up stock | $24,700 00 |

### Cash Receipts.

| | | |
|---|---|---|
| Cash on hand as per last statement (not extended) | $21,682 79 | |
| Cash received as fixed payment of 1900 | | $31,736 49 |
| " " prior years | | 1,273 50 |
| " cash premiums | | 7,272 13 |
| " interest | | 4,616 21 |
| " commission | | 2,385 22 |
| " re-insurance cancellations | | 988 99 |
| " re-insurance on claims | | 25,225 32 |
| " adjusting expenses | | 94 97 |
| " fire pails | | 187 57 |
| " all other sources | | 1,766 65 |
| " investments (not extended) | $24,813 12 | |
| Total | | $75,547 05 |

### Expenditure.

| | | |
|---|---|---|
| Cash paid for investigation and adjustment of claims | | $ 184 83 |
| " commission | | 977 94 |
| " statutory assessment, license fees | | 53 19 |
| " travelling expenses | | 375 00 |
| " rent and taxes | | 400 00 |
| " salaries, directors' and auditors' fees | | 5,959 00 |
| " printing, stationery and advertising | | 431 39 |
| " postage, etc. | | 201 06 |
| Total expenses of management | | $ 8,582 41 |
| Cash paid for losses which occurred prior to 1900 | $16,785 42 | |
| " " during 1900 | 35,375 49 | |
| | | 52,160 91 |
| " rebate | | 1,889 97 |
| " re-insurance | | 15,508 85 |
| " dividends, shareholders | | 2,440 00 |
| " " policyholders | | 2,701 23 |
| " special adjustment, etc. | | 2,736 48 |
| " investments (not extended) | $16,847 62 | |
| Total expenditure | | $86,019 85 |

## Currency of Risks.

*Amount covered by Policies in force 31st December*, 1900

| System. | One year or less. | Three years. | Total. |
|---|---|---|---|
| Mutual | $1,885,738 | ..... | $1,885,738 |
| Cash | 561,264 | $61,434 | 622 698 |
| Gross amount at risk 31st December, 1900 | $2,447,002 | $61,434 | $2 508,436 |
| Re-insurance: | | | |
| Mutual | 840 286 | ..... | 840,286 |
| Cash | 107,945 | ..... | 107,945 |
| Total | $948,231 | ..... | $948,231 |
| Net amount at risk, 31st December, 1900 | $1,498 771 | $61,434 | $1,560 205 |

## Movement in Risks.

| *Mutual System.* | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 428 | $2,003,371 |
| Policies new and renewed during 1900 | 477 | 2 075,138 |
| Gross number during 1900 | 905 | $4,078.509 |
| Less expired or cancelled in 1900 | 481 | 2,192,771 |
| Net risks in force on mutual system 31st December, 1900 | 424 | $1,885,738 |

| *Cash System.* | | |
|---|---|---|
| Policies in force 31st December, 1899 | 160 | $325,282 |
| Policies taken during 1900 on cash system | 292 | 770,463 |
| Gross number and amount during 1900 | 452 | $1 095,745 |
| Less expired or cancelled in 1900 | 239 | 473,047 |
| Net risks in force on cash system 31st December, 1900 | 213 | $622,698 |

## Business Transacted:

### Manufacturing Risks.

### Premium Notes or Undertakings

*On Policies in force 31st December*, 1900.

| | One year risks. |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $61,194 14 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 30,597,07 |
| Amount of premium notes received during the year 1900 | 66,243 98 |
| Residue of premium notes given for re-insurance | 12,138 91 |

## LIST OF STOCKHOLDERS.

| Name. | Address. | Amount of stock held. | Amount paid, being 20 per cent. of amount of stock held 31st December 1900. |
|---|---|---|---|
| | | $ | $ |
| Bell, Isabella Marie | Guelph | 3,000 | 600 |
| Bell, Wm. (in trust) | Guelph | 5,000 | 1,000 |
| Baird, A. H. | Paris | 1,000 | 200 |
| Barber, John R. | Georgetown | 2,000 | 400 |
| Baird, H. N | Toronto | 3,000 | 600 |
| Burnett, J. S. | Winterbourne | 1,000 | 200 |
| Chipman, John D. (in trust) | St. Stephen, N.B. | 6,000 | 1,200 |
| Elliott, R. W. | Toronto | 1,000 | 200 |
| Flavel'e Milling Co., Limited | Lindsay | 3,000 | 600 |
| Forbes, Geo. D. | Hespeler | 2,000 | 400 |
| Forbes, Mrs. J. S. | Wyoming | 1,000 | 200 |
| Gillies, George. | Swansea | 2,500 | 500 |
| Goldie, D | Ayr | 2,000 | 400 |
| Goldie. G. E. | " | 2,500 | 500 |
| Goldie, Jno | Guelph | 3,000 | 600 |
| Goldie, Jas. | " | 7,000 | 1,400 |
| Goldie & McCullough Co., Limited | Galt | 6,000 | 1,200 |
| Hall, Jas., & Co | Brockville | 2,000 | 400 |
| Hilborn, A. W. | Blair | 1,000 | 200 |
| Innes, W. P | Simcoe | 3,000 | 600 |
| Karn, D. W., & Co | Woodstock | 2,000 | 200 |
| King Bros. | Whitby | 1,500 | 300 |
| Muskoka Mill & Lumber Co. | Toronto | 5,000 | 1,000 |
| McLaughlin & Moore | " | 2,500 | 500 |
| McKay, Thos., & Co | Ottawa | 1,000 | 200 |
| McNally, Angus | Blair | 1,000 | 200 |
| Neilson, R. | Ayr | 2,500 | 500 |
| Noble, Robert | Norval | 3,000 | 600 |
| Noxon Bros. | Ingersoll | 3,000 | 600 |
| Northcote, R. (in trust) | Toronto | 1,000 | 200 |
| O'Neail, Thomas | Paris | 500 | 100 |
| Pattison, George | Preston | 5,000 | 1,000 |
| Riordan, Charles. | Merritton | 5,000 | 1,000 |
| Stewart, Robert | Guelph | 1,000 | 200 |
| Smith, R. H. | St. Catharines | 1,000 | 200 |
| Spink, J. L. | Toronto | 5,000 | 1,000 |
| Scott, Hugh | " | 3,000 | 600 |
| Sutton, Wm. | Simcoe, | 1,000 | 200 |
| Seagram, Jos. E. | Waterloo | 3,000 | 600 |
| Storey, Hannah Jane | Acton | 5,000 | 1,000 |
| Taylor & Pates | St. Catharines | 1,000 | 200 |
| Whitelaw. Chas. | Paris | 1,000 | 200 |
| Whitelaw, R. | Woodstock | 1,000 | 100 |
| Wilson, Wm. | Toronto | 5,000 | 1,000 |
| Walmsley, Thos. | " | 3,000 | 600 |
| Watts, Alfred | Brantford | 2,500 | 500 |
| Watts, Charles B. (in trust) | Toronto | 2,500 | 500 |
| Total | | 125,000 | 24,700 |

## PERTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STRATFORD.

*Commenced business 1st December*, 1863.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

Wm. Davidson, Stratford, Ont.
Thomas Orr, Stratford, Ont.
John Brown, Stratford, Ont.
John Corrie, Stratford, Ont.
J. D. Moore, St. Mary's, Ont.
George Hyde, Shakespeare, Ont.
Thos. Ballantyne, Stratford, Ont.
G. G. McPherson, Stratford, Ont.
Thomas Trow, Stratford, Ont.
Joseph Salkeld, Stratford, Ont.
James Jones, Mitchell, Ont.
Andrew Kuhry, Rostock, Ont.

*Officers* :

Wm. Davidson, President ..... Stratford, Ont.
Thomas Ballantyne, Vice-President ..... Stratford, Ont.
Charles Packert, Manager ..... Stratford, Ont.
George Kay, Secretary ..... Stratford, Ont.

Deposited in the Treasury of Ontario, $12,000.00.
Unassessed Premium note capital, 159,796.24.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash value of real estate | | $10,840 62 |
| " mortgages | | 67,000 00 |
| Value of debentures | | 12,000 00 |
| Cash in Canadian Bank of Commerce, Stratford | | 6,339 84 |
| Cash in agent's hands acknowledged by them to be due, and considered good | | 4,165 49 |
| Amount unpaid of fixed payments of 1900 | | 1,063 76 |
| " of short date notes, or due bills, less than one year overdue | | 485 26 |
| " of premium notes in force, after deducting all payments thereon and assessments levied | | 159,796 24 |
| " office furniture and Goad's plans (not extended) | $6,477 34 | |
| " interest accrued | | 325 00 |
| Total assets | | $262,016 21 |

LIABILITIES.

| | |
|---|---|
| Amount required to re-insure all outstanding risks taken on the cash system, being 50 per cent. of gross premiums on all cash system policies in force 31st December, 1900 | 60,911 59 |
| " of losses adjusted | 30 75 |
| " of losses supposed or reported | 9,958 32 |
| " of other liabilities | 649 24 |
| Total liabilities | $71,549 90 |

### Receipts.

| | | |
|---|---|---|
| Cash at head office, as per last statement (not extended) | $19,367 88 | |
| Cash received as fixed payments due in 1900 | | $51,613 46 |
| " as fixed payments due in prior years | | 1,259 17 |
| " for premiums on cash system | | 73,867 65 |
| " for interest | | 4,637 05 |
| " for re-insurance on account of losses | | 18,986 70 |
| " for rebate | | 1,132 94 |
| " extra premiums | | 732 89 |
| " loss refund | | 1,378 31 |
| " travelling expenses repaid | | 465 35 |
| " contra accounts | | 3,979 67 |
| " adjustments of losses repaid | | 60 91 |
| " rent | | 150 00 |
| " from investments (not extended) | $4,585 00 | |
| Total receipts | | $158,264 10 |

### Expenditure.

| | | |
|---|---|---|
| Cash paid for commission to agents | | $21,139 00 |
| " law costs | | 274 28 |
| " investigation and adjustment of claims | | 1,274 16 |
| " statutory assessment and license | | 262 32 |
| " rent and taxes | | 507 63 |
| " salaries, directors' and auditors' fees | | 7,219 00 |
| " interest | | 67 42 |
| " printing, stationery and advertising | | 914 26 |
| " travelling expenses and inspection of risks | | 870 60 |
| " postage and telegrams | | 1,082 04 |
| " fuel and light | | 134 89 |
| " other expenses | | 1,068 08 |
| Total expenses of management | | $34,813 68 |
| Cash paid for losses which occurred prior to 1900 | $6,373 53 | |
| " losses which occurred in 1900 | 99,230 41 | |
| | | 105,603 94 |
| " re-insurance premiums | | 15,258 15 |
| " rebate | | 6,477 41 |
| " contra accounts | | 2,933 16 |
| " Goad's plans | | 290 80 |
| " investments (not extended) | $10,500 00 | |
| Total expenditure | | $165,377 14 |

### Currency of Risks.

*Amount covered by Policies in force 31st December, 1900.*

| System. | One year or less. | Three years. | Total. |
|---|---|---|---|
| Mutual | | $7,539,184 | $7,539,184 |
| Cash | $2,882,786 | 9,617,035 | 12,499,821 |
| Total | $2,882,786 | $17,156,219 | $20,039,005 |
| *Re insurance.* | | | |
| Mutual | | 1,023,796 | 1,023,796 |
| Cash | 464,498 | 461,637 | 926,135 |
| Total | $464,498 | $1,485,433 | $1,949,931 |
| Net risks carried by the Company, 31st December, 1900 | $2,418,288 | $15,670,786 | $18,089,074 |

### Movement in Risks.

| *Mutual System.* | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 4,757 | $7,128 879 |
| " new and renewed during 1900 | 1,911 | 2,832 064 |
| Gross number during 1900 | 6,668 | $9,960,943 |
| Less expired and cancelled in 1900 | 1,663 | 2,421,759 |
| Net risks in force on mutual system, 31st December, 1900 | 5,005 | $7,539,184 |

| *Cash System.* | | |
|---|---|---|
| Policies in force 31st December, 1899 | 12,215 | $12 061,287 |
| " taken during 1900 | 6,915 | 6,975,855 |
| Gross number during 1900 | 19,130 | $19 037,142 |
| Less expired and cancelled in 1900 | 6,384 | 6,537,321 |
| Net risks in force on cash system, 31st December, 1900 | 12,746 | $12 499,821 |

### Business Transacted by Company.

General Fire Insurance.

### Premium Notes or Undertakings

| *On policies in force 31st December*, 1900. | Three year risks. |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $255,602 51 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 159,796 24 |
| Amount of premium notes received during the year 1900 | 104,123 82 |

## WATERLOO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

*Commenced business 7th March*, 1863.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

George Randall, Waterloo, Ont.
George Diebel, Waterloo, Ont.
James Livingston, Baden, Ont.
Allan Bowman, Blair, Ont.
Wm. Snider, Waterloo, Ont.
Simon Snyder, Waterloo, Ont.
J. L. Weideman, St. Jacobs, Ont.
Thomas Gowdy, Guelph, Ont.
P. E. Shantz, Preston, Ont.

*Officers* :

George Randall, President ..... Waterloo, Ont.
William Snider, Vice-President ..... Waterloo, Ont.
Frank Haight, Manager ..... Waterloo, Ont.

Unassessed premium note capital, $229,349.51.

Deposited with Government of Ontario, $15,100.00, par value.

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash value of real estate, less incumbrances | | $16,000 00 |
| " mortgages | | 37,700 00 |
| " shares, bonds, debentures and securities | | 38,107 48 |
| Cash on deposit to Company's credit, not drawn against in the Molson's Bank, Waterloo | $19,405 13 | |
| Cash on hand at head office | 2,115 77 | |
| | | $21,520 90 |
| Cash in agents' hands, acknowledged by them to be due and considered good. | | 8,187 82 |
| Amount of short date notes or due bills, less than one year overdue | | 3,162 20 |
| " of premium notes in force after deducting all payments thereon and assessments levied | | 229,349 51 |
| Office furniture and Goad's plans (not extended) | $5,474 40 | |
| Amount of accrued interest | | 1,858 72 |
| " re-insurance on losses | | 3,358 02 |
| Total assets | | $359,244 65 |

LIABILITIES.

| | |
|---|---|
| Amount of losses adjusted | $28,951 22 |
| " resisted | 6,000 00 |
| Amount required to re-insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1900 | 114,139 80 |
| Total liabilities | $149,091 02 |

### Revenue.

| | | |
|---|---|---|
| Cash balance on hand as per last statement (not extended) | $20,148 67 | |
| Cash received for fixed payments of 1900 | | $77,187 37 |
| " prior years | | 1,452 32 |
| " rent | | 930 00 |
| " cash premiums | | 124,301 12 |
| " interest | | 3,544 34 |
| " transfer fees | | 361 17 |
| " additional premiums | | 1,818 25 |
| " re-insurance on losses | | 25,160 93 |
| " losses refunded | | 888 95 |
| " agents balances | | 1,144 06 |
| " bills receivable | | 770 09 |
| " from investments | | 4,123 64 |
| " commission on rebates | | 4 679 79 |
| " profit and loss | | 1,129 51 |
| Total receipts | | $247,491 54 |

### Expenditure.

*Expenses of Management* :

| | |
|---|---|
| Amount paid for travelling expenses | $1,381 15 |
| " commission to agents, including bonus | 35,690 86 |
| " law costs | 1,575 60 |
| " fuel and light | 328 23 |
| " investigation and adjustment of claims | 1,264 81 |
| " statutory assessment and license fee | 392 06 |
| " Provincial tax | 212 97 |
| " printing, stationery and advertising | 1,720 37 |
| " salaries, directors' and auditors' fees | 9,226 20 |
| " postage, telegrams and express | 1,304 41 |
| " rent and taxes | 358 20 |
| " other expenses | 80 96 |
| Total expenses of management | $53,535 82 |

*Miscellaneous Payments* :

| | | |
|---|---|---|
| Cash paid for losses prior to 1900 | $21,767 76 | |
| " during 1900 | 135,464 28 | |
| | | $157,232 04 |
| Cash paid for re-insurance | | 18,184 15 |
| " rebate, abatement and returned premiums | | 13,882 80 |
| " profit and loss | | 1,830 65 |
| " all other expenditures | | 1,453 85 |
| Total expenditure | | $246,119 31 |

### Currency of Risks.

*Amount covered by Policies in force 31st December*, 1900.

| | One year or less. | Three years. | Total. |
|---|---|---|---|
| Mutual | | $7,475,285 | $7,475,285 |
| Cash | $3,726,071 | 19,149,476 | 22,875,547 |
| Total | $3,726,071 | $26,624,761 | $30,350,832 |

*Re insurance.*

| | One year or less. | Three years. | Total. |
|---|---|---|---|
| Mutual | | $941,563 | $941,563 |
| Cash | $165,471 | 751,484 | 916,955 |
| Total | $165,471 | $1,693,047 | $1,858,518 |
| Net risks carried by company 31st Dec., 1900. | $3,560 600 | $24,931,714 | $28,492,314 |

MOVEMENT IN RISKS.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 4,467 | $7,201,356 |
| Policies new and renewed during 1900 | 1,871 | 2,836,660 |
| Gross number during 1900 | 6,338 | $10,038,016 |
| Less expired and cancelled in 1900 | 2,055 | 2,562 731 |
| Net risks in force on mutual system 31st December, 1900 | 4 283 | $7 475,285 |

*Cash System.*

| | | |
|---|---|---|
| Policies in force 31st December, 1900 | 24,502 | $22,705,708 |
| Policies new and renewed during 1900 | 11,586 | 11,535,365 |
| Gross number during 1900 | 36 088 | $34,241,073 |
| Less expired and cancelled in 1900 | 10,947 | 11,365,526 |
| Net risks in force on cash system 31st December, 1900 | 25.141 | $22,875,547 |

BUSINESS TRANSACTED.

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December*, 1900.

| | Three years risks |
|---|---|
| Amount of face of all premium notes held by company, and legally liable to assessment | $365,823 85 |
| Amount of premium notes, after deducting all payments thereon and assessments levied | 229,349 51 |
| Amount of premium notes received during the year 1900 | 146,693 85 |

## THE WELLINGTON MUTUAL FIRE INSURANCE COMPANY.*

HEAD OFFICE, GUELPH.

*Commenced business September*, 1840.

Names and addresses of the Directors and Officers for the year 1901:

*Directors*:

George Sleeman, Guelph, Ont.
George Randall, Waterloo, Ont.
Thomas Gowdy, Guelph.
H. Murton, "
John Davidson, "
James Goldie, Guelph, Ont.
J. R. Wissler, Salem, Ont.
H. P. Moore, Acton, Ont.
George A. Clare, Preston, Ont.

*Officers*:

George Sleeman, President ..... Guelph, Ont.
James Goldie, Vice-President ..... Guelph, Ont.
John Davidson, Secretary-Treasurer ..... Guelph, Ont.

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1900.

| | |
|---|---|
| *Authorized capital stock | $150,000 00 |
| Subscribed capital stock | 124,500 00 |
| Paid up capital stock | 12 450 00 |
| Unassessed premium note capital | 44,233 38 |
| Deposited in the Provincial Treasury | 14 000 00 |

ASSETS.

| | | |
|---|---|---|
| Cash value of securities held by Company | | $24,000 00 |
| " on hand at head office | $ 592 83 | |
| " in Traders' Bank, Guelph | 6,588 42 | |
| | | 7,181 25 |
| " in agents' hands acknowledged by them to be due and considered good | | 1,168 08 |
| Amount unpaid of fixed payments of 1900 | | 149 94 |
| " unpaid in prior years (not extended) | $138 96 | |
| " unpaid of assessments levied prior to 1900 (not extended) | 42 40 | |
| " unpaid due bills less than one year overdue | | 239 36 |
| " of premium notes in force after deducting all payments thereon and assessments levied | | 44,233 38 |
| " office furniture, Goad's plans, etc. (not extended) | $2,500 | |
| Total assets | | $76,972 01 |
| Subscribed capital stock uncalled | | $112,050 00 |

* By an Order in Council bearing date 2nd December, 1893, the Company was authorized to raise a share or stock capital of $150,000.

LIABILITIES.

| | |
|---|---|
| Amount of supposed or reported losses | $3,736 83 |
| " resisted " | 1,394 54 |
| Amount required to re-insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1900 | 27,073 23 |
| Amount of borrowed money | 8,744 92 |
| Liabilities to public | $40,949 52 |
| Paid up capital stock | $12,450 00 |

RECEIPTS.

| | | |
|---|---|---|
| Cash at head office, as per last statement (not extended) | $10 544 10 | |
| Cash received as fixed payments of 1900 | | $14,127 22 |
| " " prior years | | 290 84 |
| " from assessment of prior years | | 81 40 |
| " as premiums on cash system | | 26,273 94 |
| " extra premiums | | 155 88 |
| " agents' balances, 1899 | | 761 00 |
| " for interest | | 1,315 19 |
| " transfers | | 36 43 |
| " re-insurance claims | | 384 05 |
| " bills receivable | | 46 00 |
| " call on capital stock | | 1,700 00 |
| " borrowed money | | 8,744 92 |
| Total receipts | | $53,916 87 |

EXPENDITURE.

*Expenses of Management*:

| | |
|---|---|
| Amount paid for commission to agents (including bonuses) | $7,251 86 |
| " fuel and light | 21 83 |
| " investigation or adjustment of claims | 575 59 |
| " statutory assessment and license fees | 84 80 |
| " Provincial tax | 82 09 |
| " printing, stationery and advertising | 828 92 |
| " rent and taxes | 323 75 |
| " salaries, directors' and auditors' fees | 3,640 95 |
| " travelling expenses | 224 78 |
| " postage, telegrams and express | 648 23 |
| " law costs | 97 55 |
| " interest | 597 67 |
| Total expenses of management | $14,378 02 |

*Miscellaneous Payments*:

| | | |
|---|---|---|
| Cash paid for losses which occurred prior to 1900 | $1,360 00 | |
| " " " during 1900 | 29,164 64 | 30,524 64 |
| " re-insurance | | 3,245 85 |
| " rebate | | 1,254 26 |
| " Goad's plans and office furniture | | 189 95 |
| " dividends | | 687 00 |
| " in repayment of loans | | 7,000 00 |
| Total expenditure | | $57 279 72 |

### Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| System. | One year or less. | Three years. | Total. |
|---|---|---|---|
| Mutual | ..... | $1,061,191 | $1,061,191 |
| Cash | $1,418 585 | 2,156,493 | 3,575,078 |
| Total at risk | $1,418,585 | $3,217,684 | $4,636,269 |
| Re-insured mutual system | ..... | 131,963 | 131,963 |
| " cash system | 152,311 | ..... | 152,311 |
| Total re-insurance | $152,311 | $131,963 | $284,274 |
| Net risks at 31st December, 1900 | $1,266 274 | $3 085,721 | $4,351,995 |

### Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 1,018 | $1,256,040 |
| " new and renewed during 1900 | 373 | 442,916 |
| Gross number during 1900 | 1,391 | $1,698,956 |
| Less expired and cancelled in 1900 | 546 | 637,765 |
| Net risks in force on mutual system 31st December, 1900 | 845 | $1,061,191 |

*Cash System.*

| | | |
|---|---|---|
| Policies in force 31st December, 1899 | 3,729 | $3 270,155 |
| " taken during 1900 | 1,769 | 1,686,658 |
| Gross number during 1900 | 5,498 | $4,956,813 |
| Less expired and cancelled in 1900 | 1,542 | 1,381,735 |
| Net risks in force on cash system 31st December, 1900 | 3,956 | $3,575,078 |

### Business Transacted by Company.

General Fire Insurance.

### Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Three year risks. |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $70,061 74 |
| Amount of all premium notes after deducting all payments thereon and assessments levied | 44,233 38 |
| Amount of premium notes received during the year 1900 | 28,354 33 |

## LIST OF SHAREHOLDERS, 31st DECEMBER, 1900.

| Name. | Address. | Subscribed. | Paid. |
|---|---|---|---|
| George Sleeman | Guelph | $2,500 00 | $250 00 |
| James Hutton, M.D | Forest | 5,000 00 | 500 00 |
| Geo. D. Forbes | Hespeler | 3,000 00 | 300 00 |
| Thomas Fitton | Exeter | 1,500 00 | 150 00 |
| J. A. McGrail | Acton | 5,000 00 | 500 00 |
| Thomas Gregory | Exeter | 2,500 00 | 250 00 |
| Mrs. Louisa Webster | Brantford | 1,000 00 | 100 00 |
| Jas. S. Henderson | Hensall | 4,000 00 | 400 00 |
| A. W. Alexander | Guelph | 500 00 | 50 00 |
| J. A. Speight | Acton | 3,000 00 | 300 00 |
| H. P. Moore | " | 1,000 00 | 100 00 |
| George Randall | Waterloo | 1,000 00 | 100 00 |
| John A. Davidson | Guelph | 2,500 00 | 250 00 |
| Wm. Vivian | Tilsonburg | 1,000 00 | 100 00 |
| George Samwell | Exeter | 5,000 00 | 500 00 |
| A. F. H. Jones | Guelph | 500 00 | 50 00 |
| John I. Hobson | " | 2,000 00 | 200 00 |
| Robert Dowrie | " | 2,000 00 | 200 00 |
| Rose M. McElderry | " | 1,000 00 | 100 00 |
| James Innes | " | 1,000 00 | 100 00 |
| James Mills | " | 2,500 00 | 250 00 |
| John Kennedy | " | 1,000 00 | 100 00 |
| E. J. Presant | " | 1,000 00 | 100 00 |
| Thomas Gowdy | " | 1,000 00 | 100 00 |
| Edward Mara | Lucan | 2,000 00 | 200 00 |
| I. Frederick Fox | " | 1,000 00 | 100 00 |
| C. S. Rumsey | St. Marys | 1,000 00 | 100 00 |
| Mrs. Sarah H. Hutton | " | 2,000 00 | 200 00 |
| Mrs. Margt. A. A. Rumsey | " | 1,000 00 | 100 00 |
| G. A. Putnam | Guelph | 1,000 00 | 100 00 |
| Mrs. Emily Elliott | Exeter | 2,000 00 | 200 00 |
| David Little | Guelph | 1,500 00 | 150 00 |
| Robin Hood | " | 1,500 00 | 150 00 |
| Homer Precious | " | 1,000 00 | 100 00 |
| Frank C. Burr | " | 1,000 00 | 100 00 |
| Mrs. Emma C. Burr | " | 1,000 00 | 100 00 |
| John Farmer | Exeter | 2,000 00 | 200 00 |
| Myron W. Burr | Guelph | 1,000 00 | 100 00 |
| Joseph Cobbledick | Exeter | 2,000 00 | 200 00 |
| G. B. Ryan | Guelph | 2,000 00 | 200 00 |
| J. R. Dryden | " | 1,000 00 | 100 00 |
| James Goldie | " | 2,000 00 | 200 00 |
| John M. Lester | Hamilton | 500 00 | 50 00 |
| Thomas W. Lester | " | 500 00 | 50 00 |
| Robert Dodds | Guelph | 1,000 00 | 100 00 |
| Harry Gummer | " | 1,000 00 | 100 00 |
| John A. Ross | " | 500 00 | 50 00 |
| Harry Murton | " | 1,000 00 | 100 00 |
| Rubertha E. J. Thudhope | Toronto | 2,000 00 | 200 00 |
| John Davidson | Guelph | 2,000 00 | 200 00 |
| Geo. A. Clare | Preston | 1,000 00 | 100 00 |
| Donald Guthrie | Guelph | 1,000 00 | 100 00 |
| John J. Kelso | " | 500 00 | 50 00 |
| Geo. R. Bruce | " | 500 00 | 50 00 |
| Henry Willis | Seeleys Bay | 500 00 | 50 00 |
| John R. Wissler | Salem | 1,000 00 | 100 00 |
| Jas. Nightingale | Brantford | 1,000 00 | 100 00 |
| M. S. McKay | Galt | 1,000 00 | 100 00 |
| Leonard Fox | Lucan | 1,000 00 | 100 00 |
| U. M. Stanley | Brantford | 2,000 00 | 200 00 |
| Jas. Russell | Fergus | 1,000 00 | 100 00 |
| J. W. Irwin | Clinton | 2,000 00 | 200 00 |
| W. B. Lindsay | Strathroy | 5,000 00 | 500 00 |
| F. W. Hutton | St. Marys | 3,000 00 | 300 00 |
| Thos. G. Harris | " | 500 00 | 50 00 |
| Thos. Sparks | " | 1,000 00 | 100 00 |
| John Sanderson | " | 1,000 00 | 100 00 |
| Daniel McLaren | " | 1,000 00 | 100 00 |
| M. V. Spence | " | 500 00 | 50 00 |
| Jas. Melross | Galt | 1,000 00 | 100 00 |
| W. R. Thudhope | Toronto | 3,500 00 | 350 00 |
| R. D. Coutts | Georgetown | 500 00 | 50 00 |
| Mrs. Margaret C Tom | Goderich | 5,000 00 | 500 00 |
| A. D'Alton Smith | Mitchell | 5,000 00 | 500 00 |
| Total | | $124,500 00 | $12,450 00 |

## YORK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, 157 BAY STREET, TORONTO.

*Commenced Business 4th April*, 1896

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

W. J. Hill, M.P.P., Deer Park, Ont.
John Goulding, Weston, Ont.
Donald McDonald, Sutton West, Ont.
A. Quanty, Langstaff, Ont.
J. D. Evans, Islington, Ont.
H. Duncan, Don, Ont.
Wm. Shunk, Sherwood, Ont.
John Richardson, M.P.P., Scarboro, Ont.
J. G. Wilgar, Toronto, Ont.

*Officers* :

W. J Hill, M.P.P., President ..... Deer Park, Ont
J. D. Evans, Vice-President ..... Islington, Ont.
J. G. Wilgar, Managing Director and Secretary ..... Toronto, Ont.

| | |
|---|---|
| Authorized capital stock | $175,000 |
| Subscribed capital stock | 113,500 |
| Paid-up in cash | 10,050 |
| Capital stock uncalled | 102,150 |
| Capital stock called but unpaid | 1,300 |
| Securities deposited at Provincial Treasury | 12,000 |

Unassessed premium note capital, $65,320.83.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Amount of Loan Company debenture | | $10,000 00 |
| Actual cash on hand at head office | $ 311.35 | |
| " in Dominion Bank, Market Branch | 12,007.58 | |
| | | 12 318 93 |
| Amount in agents' hands | | 688 92 |
| " of notes or due bills less than one year overdue | | 132 41 |
| " premium notes in force after deducting all payments thereon and assessments levied | | 65,320 83 |
| " capital stock called but unpaid | | 1,300 00 |
| Office furniture, Goad's plans, &c., (not extended) | $110 65 | |
| Total assets | | $89,761 09 |
| Subscribed capital stock uncalled | | $102,150 00 |

LIABILITIES

| | |
|---|---|
| Amount due for losses | $ 750 00 |
| " agents' commissions | 16 31 |
| " directors' fees | 8 20 |
| " deposits on account of fixed payments | 2 00 |
| " re-insurance | 10 12 |
| Amount of re-insurance reserve | 4,898 00 |
| Total liabilities | $ 5 684 63 |
| Paid-up capital stock | $10,050 00 |

RECEIPTS.

| | | |
|---|---|---|
| Cash on hand 31st December, 1899—(not extended) | $14,841.61 | |
| " received as fees | | $ 83 16 |
| " fixed payments of 1900 | | 5,235 49 |
| " for premiums on cash system | | 6,702 43 |
| " for interest | | 541 55 |
| " agents' balances | | 133 93 |
| " returned commissions | | 100 00 |
| Total receipts | | $12,796 56 |

| *Expenses of Management* : | EXPENDITURE. | |
|---|---|---|
| Cash paid for fuel and light | | $ 1 78 |
| " investigation of claims | | 14 80 |
| " travelling expenses | | 48 65 |
| " agents' commission | | 13 91 |
| " statutory assessment and license fee | | 53 17 |
| " rent | | 240 00 |
| " salaries, directors' and auditors' fees | | 1,231 29 |
| " printing, stationery and advertising | | 159 90 |
| " postage, telegrams, etc | | 96 30 |
| " other expenses | | 114 76 |
| Total expenses of management | | $ 1,974 56 |
| *Miscellaneous payments* : | | |
| Cash paid for losses of 1900 | | 2,834 75 |
| " rebate | | 19 06 |
| " re-insurance premiums | | 118 24 |
| " dividends to shareholders | | 372 63 |
| Total expenditure | | $ 5,319 24 |

CURRENCY OF RISKS.

*Amount covered by policies in force 31st December*, 1900.

| | One year risks. | Three year risks. | Total. |
|---|---|---|---|
| Mutual | $ 5,575 00 | $2,096,588 00 | $2,102,163 00 |
| Cash | 435,413 57 | 422,163 73 | 857,577 30 |
| Total | $440,988 57 | $2,518,751 73 | $2,959,740 30 |
| Re-insurance, cash system | 9,383 00 | 1,375 00 | 10,758 00 |
| Net amount at risk 31st December, 1900 | $431 605 57 | $2,517 376 73 | $2,948,982 30 |

MOVEMENT IN RISKS.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 1,361 | $1,779,153 00 |
| Policies new and renewed during 1900 | 611 | 827,755 00 |
| Gross number during 1900 | 1,972 | $2,606,908 00 |
| Less expired and cancelled in 1900 | 401 | 504,745 00 |
| Net risks in force on mutual system 31st December, 1900 | 1 571 | $2,102,163 00 |

*Cash System.*

| | | |
|---|---|---|
| Policies in force 31st December, 1899 | 134 | $ 134,355 00 |
| Policies taken during 1900, new or renewed | 905 | 822,729 87 |
| Gross number during 1900 | 1,039 | $ 957,084 87 |
| Deduct expired and cancelled during 1900 | 118 | 99 507 57 |
| Net risks in force 31st December, 1900 | 921 | $ 857.577 30 |

CLASSIFICATION OF RISKS.

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December*, 1900.

| | Three year risks. |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $76,602 97 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 65,320 83 |
| Amount of premium notes received during the year 1900 | 29,671 13 |

## SHAREHOLDERS AT 31ST DECEMBER, 1900, OF THE YORK MUTUAL FIRE INSURANCE COMPANY.

| Name. | Address. | Amount Subscribed. | Amount Paid-up. |
|---|---|---|---|
| | | $ c. | $ c. |
| W. J. Hill | Deer Park | 2,000 00 | 200 00 |
| Henry Duncan | Don | 2,000 00 | 200 00 |
| David Duncan | " | 5,000 00 | 500 00 |
| John Goulding | Weston | 2,500 00 | 250 00 |
| George Scrace | Lamareaux | 5,000 00 | 500 00 |
| Alex. Cameron | Teston | 5,000 00 | 500 00 |
| J. M. Walton | Kettleby | 1,000 00 | 100 00 |
| D. McDonald | Sutton West | 1,000 00 | 100 00 |
| Peter McClellan | " | 1,000 00 | 100 00 |
| Wm. Statton | Vachell | 1,000 00 | 100 00 |
| Wm. Lake | " | 2,000 00 | 200 00 |
| S. Winch | Belhaven | 4,000 00 | 400 00 |
| Geo. Evans | Virginia | 1,000 00 | 100 00 |
| R. Cromsberry | " | 4,000 00 | 400 00 |
| H. Harding | Milliken | 1,000 00 | 100 00 |
| John Elliott | Agincourt | 1,000 00 | 100 00 |
| James Ley | Ellesmere | 1,000 00 | 100 00 |
| T. H. Bull | Toronto | 1,000 00 | 100 00 |
| Bruce Bros | Gormerly | 3,000 00 | 300 00 |
| Frank Turner | Bracondale | 1,000 00 | 100 00 |
| Reuben Stevens | Stouffville | 1,000 00 | 100 00 |
| John Kendrick | Almira | 2,000 00 | 200 00 |
| Thomas Scott | Sutton West | 1,000 00 | 100 00 |
| J. Richardson | Scarboro | 1,000 00 | 100 00 |
| J. L. Brown | Stouffville | 2,000 00 | 200 00 |
| E. Truman | " | 2,000 00 | 200 00 |
| Samuel Hare | " | 2,000 00 | 200 00 |
| M. A. Hamilton | " | 2,000 00 | 200 00 |
| Mrs. A. Stouffer | " | 1,000 00 | 100 00 |
| John M. Willis | Strange | 5,000 00 | 500 00 |
| George Lawson | Laskay | 2,000 00 | 200 00 |
| Geo. S. Henry | Don | 5,000 00 | 500 00 |
| T. D. Norman | King | 2,000 00 | 200 00 |
| P. D. McLean | Woodbridge | 2,000 00 | 200 00 |
| W Johnston | " | 5,000 00 | 500 00 |
| Alex. McNaughton | Vellore | 1,500 00 | 150 00 |
| Mrs. I. McNaughton | " | 1,000 00 | 100 00 |
| Maud Morton | Belhaven | 2,000 00 | 200 00 |
| Herbert A. Winch | " | 1,000 00 | 100 00 |
| Mary Scott | Sutton West | 1,000 00 | 100 00 |
| W. C. Renfrew | Stouffville | 2,000 00 | 200 00 |
| Geo. Elliot | Woodbridge | 1,000 00 | 100 00 |
| Margaret Burton | Humber | 1,300 00 | 100 00 |
| Joseph Barkey | Lemonville | 1,000 00 | 100 00 |
| H. Sanders | Fairbank | 1,000 00 | 100 00 |
| G. R Goulding | Newton Brook | 500 00 | 50 00 |
| W. H. Knowlton | Toronto | 2,000 00 | 100 00 |
| Mrs. E. Scrace | " | 2,000 00 | 200 00 |
| J. G. Wilgar | " | 1,000 00 | ..... |
| J. C. Wilgar | " | 1,000 00 | ..... |
| Miss M. Burton | Humber | 1,000 00 | 100 00 |
| Robert Goodall | Elder Mills | 1,000 00 | 100 00 |
| Wm. Ruddock | New Toronto | 500 00 | 50 00 |
| John Chapman | Toronto Junction | 500 00 | 50 00 |
| Wm. Scott | Weston | 500 00 | 50 00 |
| J. W. Larkin | Nobleton | 1,000 00 | 50 00 |
| George Pearson | Weston | 1,000 00 | 100 00 |
| Thos. Williamson | Stouffville | 2,500 00 | ..... |
| James Brett | King | 1,000 00 | ..... |
| Orlando Brett | " | 1,000 00 | ..... |
| David Kendrick | Almira | 1,000 00 | ..... |
| James D. Bruce | Stouffville | 2,000 00 | ..... |
| A. Harvey | Toronto | 1,000 00 | ..... |
| Robt. McClellan | Vachell | 1,000 00 | ..... |
| | | 113,500 00 | 10,050 00 |

# RECAPITULATION

OF

# ASSETS, LIABILITIES, INCOME AND EXPENDITURE

OF ALL

## CASH-MUTUAL FIRE INSURANCE COMPANIES.

## CASH MUTUAL FIRE INSURANCE COMPANIES.

### ASSETS FOR YEAR ENDING 31st DECEMBER, 1900.

| Name of company. | Value of real estate less encumbrances. | Mortgages, bonds, debentures or other securities. | Loans on stock, etc. | Interest due and accrued. | Cash at head office and bank balances. | Agents' balances. | Short date notes or due bills. | Fixed payments of 1900 unpaid. | Unassessed premium notes. | Re-insurance on losses. | Capital stock called, but unpaid. | All other assets. | Total. | Goad's plans, office furniture, etc. | Subscribed capital stock uncalled |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. |
| Berlin | ..... | ..... | ..... | 20 02 | 23,196 59 | 1,453 97 | ..... | ..... | 18,223 53 | ..... | 144 00 | ..... | 43,038 11 | 411 67 | 118,976 00 |
| Economical | 18,475 00 | 23,445 39 | ..... | 533 23 | 43,878 18 | 11,013 29 | 606 83 | ..... | 203,135 05 | 6,071 66 | ..... | ..... | 307,158 63 | 5,000 00 | ..... |
| Fire Insurance Exchange | ..... | ..... | 3,975 00 | ..... | 17,981 85 | 1,813 44 | ..... | ..... | 6,142 74 | ..... | ..... | ..... | 29,913 03 | 587 20 | 135,950 00 |
| Gore District Mutual | 35,750 49 | 137,469 82 | ..... | 2,958 96 | 73,107 81 | ..... | ..... | ..... | 182,624 00 | ..... | ..... | ..... | 431,911 08 | 1,912 03 | ..... |
| Hand-in-Hand | ..... | 20,936 33 | 32,013 00 | 1,075 44 | 9,208 96 | 2,771 78 | ..... | ..... | 7,467 78 | 4,570 68 | ..... | ..... | 78,043 97 | 607 09 | 80,000 00 |
| Millers'&Manufacturers' | ..... | 24,859 50 | 43,250 00 | 302 76 | 19,175 49 | ..... | ..... | ..... | 18,458 16 | 9,141 37 | ..... | a2585 60 | 117,772 88 | 436 49 | 100,300 00 |
| Perth Mutual | 10,840 62 | 79,000 00 | ..... | 325 00 | 6,339 84 | 4,165 49 | 485 26 | 1,063 76 | 159,796 24 | ..... | ..... | ..... | 262,016 21 | 6,477 34 | ..... |
| Waterloo Mutual | 16,000 00 | 75,807 48 | ..... | 1,858 72 | 21,529 90 | 8,187 82 | 3,162 20 | ..... | 229,349 51 | 3,358 02 | ..... | ..... | 359,244 65 | 5,474 40 | ..... |
| Wellington Mutual | ..... | 24,000 00 | ..... | ..... | 7,181 25 | 1,168 08 | 239 36 | 149 94 | 44,233 38 | ..... | ..... | ..... | 76,972 01 | 2,500 00 | 112,050 00 |
| York Mutual | ..... | 10,000 00 | ..... | ..... | 12,318 93 | 688 92 | 132 41 | ..... | 65,320 83 | ..... | 1,300 00 | ..... | 89,761 09 | 110 65 | 102,150 00 |
| Totals | 81,066 11 | 395,518 52 | 79,238 00 | 7,074 13 | 233,909 80 | 31,262 79 | 4,626 06 | 1,213 70 | 934,751 22 | 23,141 73 | 1,444 00 | 2,585 60 | 1,795,831 66 | 23,516 87 | ..... |

The Government deposits: Berlin Mutual, $12,000; Economical, $36,600; Fire Insurance Exchange, $10,000; Gore District, $20,000; Hand-in-Hand, $10,000; Millers' and Manufacturers, $10,000; Perth Mutual, $12,000; Waterloo, $15,160; Wellington, $14,000; York Mutual, $12,000.

*a* Including uncollected premiums, $1,394.59.

## CASH MUTUAL FIRE INSURANCE COMPANIES

### LIABILITIES FOR YEAR ENDING 31st DECEMBER, 1900.

| Name of company. | Gross losses unpaid at 31st December, 1900, though subsequently discharged. | Unearned premiums on cash system risks, calculated at 50 per cent. of gross premiums. | Borrowed money. | Unpaid dividends. | Commission. | Salaries and fees. | All other liabilities. | Total liabilities, except capital stock. | Capital stock paid up. | Number of policies. | Net amount at risk. |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | | $ c. |
| †Berlin Mutual | 1,500 00 | 9,620 47 | | | 1,086 86 | 406 40 | 190 70 | 12,804 43 | 16,080 00 | 2,647 | 2,103,144 58 |
| Economical | 17,512 47 | 49,594 42 | | | | | | 67,106 89 | | 15,589 | 14,687,692 94 |
| †Fire Insurance Exchange | 4,570 68 | 5,088 44 | | | | | 79 41 | 9,738 53 | 14,550 00 | 550 | 1,434,741 57 |
| Gore District | 3,801 12 | 52,499 46 | | | | | 942 09 | 57,242 67 | | 13,032 | 15,068,287 00 |
| †Hand-in-Hand | 9,141 37 | 10,761 77 | | | | | 360 00 | 20,263 14 | 20,000 00 | 1,845 | *2,632,588 00 |
| †Millers' and Manufacturers | 16,600 74 | 2,877 99 | | 270 00 | | | 952 19 | 20,700 92 | 24,700 00 | 637 | 1,560,205 00 |
| Perth Mutual | 9,989 07 | 60,911 59 | | | | | 649 24 | 71,549 90 | | 17,751 | 18,0 9,074 00 |
| Waterloo Mutual | 34,951 22 | 114,139 80 | | | | | | 149,091 02 | | 29,424 | 28,492,314 00 |
| †Wellington Mutual | 5,131 37 | 27,073 23 | 8,744 92 | | | | | 40,949 52 | 12,450 00 | 4,801 | 4,351,995 00 |
| †York Mutual | 750 00 | 4,898 00 | | | | | 36 63 | 5,684 63 | 10,050 00 | 2,492 | 2,948,982 30 |
| Totals | 103,948 04 | 337,465 17 | 8,744 92 | 270 00 | 1,086 86 | 406 40 | 3,210 26 | 455,131 65 | 97,830 00 | 88,768 | 91,369,024 39 |

Government deposits: Berlin Mutual, $12,000; Economical, $36,600; Fire Insurance Exchange, $10,000; Gore District, $20,000; Hand-in-Hand, $10,000; Millers' and Manufacturers' $10,000; Perth Mutual, $12,000; Waterloo, $15,100; Wellington, $14,000; York Mutual, $12,000.

† These Cash Mutual Companies have auxiliary joint stock capital.

* Hand-in-Hand Insurance Company also reported, 31st December, 1900, the following Plate Glass Insurance: Number of risks, 614; amount, $184,970.52.

## CASH MUTUAL FIRE INSURANCE COMPANIES.

### RECEIPTS FOR YEAR ENDING 31st DECEMBER, 1900.

| Name of company. | Fixed payments of 1900. | Assessment of 1900. | Fixed payments and assessments of years prior to 1900. | Bills receivable. | Premiums on cash system. | Interest. | Fees, licenses, and extra premiums, reinsurance, rebates. | Borrowed money. | For losses re-insured. | Rent. | Losses refunded. | Other sources. | Total. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. |
| Berlin Mutual | 3,835 26 | ..... | 290 44 | ..... | 23,767 06 | 798 15 | 19 65 | ..... | 737 68 | ..... | ..... | 225 00 | 29,673 24 |
| Economical | 64,913 90 | ..... | ..... | ..... | 91,161 88 | 4,667 97 | 1,216 45 | ..... | 14,638 42 | ..... | ..... | ..... | 176,598 62 |
| Fire Insurance Exchange | 7,540 91 | ..... | ..... | ..... | 10,965 24 | 872 17 | ..... | ..... | 142 63 | ..... | ..... | 972 29 | 20,493 24 |
| Gore District Mutual | 60,758 84 | ..... | 261 27 | ..... | 54,532 17 | 7,806 30 | 873 28 | ..... | 7,208 12 | 1,073 98 | ..... | ..... | 132,513 96 |
| Hand-in-Hand | 14,004 48 | ..... | ..... | ..... | 28,648 27 | 2,571 71 | (a) 3,085 29 | ..... | 18,710 47 | ..... | ..... | (b) 4,696 51 | 71,716 73 |
| Millers' and Manufacturers' | 31,736 49 | ..... | 1,273 50 | ..... | 7,272 13 | 4,616 21 | (c) 3,469 18 | ..... | 25,225 32 | ..... | ..... | 1,954 22 | 75,547 05 |
| Perth Mutual | 51,613 46 | ..... | 1,259 17 | ..... | 73,867 65 | 4,637 05 | 1,865 83 | ..... | 18,986 70 | 150 00 | 1,378 31 | (d) 4,505 93 | 158,264 10 |
| Waterloo Mutual | 77,187 37 | ..... | 1,452 32 | 770 09 | 124,301 12 | 3,544 34 | 2,179 42 | ..... | 25,160 93 | 930 00 | 888 95 | (e) 11,077 00 | 247,491 54 |
| Wellington Mutual | 14,127 22 | ..... | 372 24 | 46 00 | 26,273 94 | 1,315 19 | 192 31 | 8,744 92 | 384 05 | ..... | ..... | (f) 2,461 00 | 53,916 87 |
| York Mutual | 5,235 49 | ..... | ..... | ..... | 6,702 43 | 541 55 | ..... | ..... | ..... | ..... | ..... | 317 09 | 12,796 56 |
| Totals | 330,953 42 | ..... | 4,908 94 | 816 09 | 447,491 89 | 31,370 64 | 12,901 41 | 8,744 92 | 111,194 32 | 2,153 98 | 2,267 26 | 26,209 04 | 979,011 91 |

(a) Plate glass premiums.
(b) Including commissions, $1,639.74.
(c) Including commission, $2,385.22.
(d) Including contra accounts, $3,979.67.
(e) Including agens' balances, $1,144.06; investments, $4,123.64, and commission on rebates, $4,679.79.
(f) Including call on capital stock, $1,700, and agents' balances, $761.00.

## CASH MUTUAL FIRE INSURANCE COMPANIES.

### EXPENDITURES FOR YEAR ENDING 31ST DECEMBER, 1900.

| Name of company. | Commission and bonus to Agents. | Interest. | Costs in law. | Statutory assessment, also fee for licenses and certificates. | Salaries and General expenses account. | Total expenses of management. | Dividends and refunds to members. | Amount paid for losses. | Rebate and returned premiums. | Reinsurance. | Repayment of loans. | All other payments. | Total. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. |
| Berlin Mutual | 5,995 81 | ..... | 20 24 | 43 45 | 5,173 84 | 11,233 34 | 149 76 | 7,113 35 | 2,587 06 | 2,551 02 | ..... | ..... | 23,634 53 |
| Economical | 25,435 07 | (a) 850 00 | 1,222 16 | 215 32 | 14,124 61 | 41,847 16 | ..... | 126,640 38 | 9,199 31 | 18,491 67 | ..... | 929 68 | 197,108 20 |
| Fire Insurance Exchange | 2,021 62 | ..... | ..... | 48 09 | 3,090 59 | 5,160 30 | 1,455 00 | 19,405 16 | 1,158 56 | 1,213 36 | ..... | 437 67 | 28,830 05 |
| Gore District | 19,607 67 | ..... | 50 00 | 219 80 | 16,704 66 | 36,582 13 | 10,299 53 | 52,620 94 | 2,936 38 | 7,509 23 | ..... | 1,162 85 | 111,111 06 |
| Hand-in-Hand | 7,807 58 | ..... | ..... | 73 42 | 3,845 14 | 11,726 14 | 2,000 00 | 41,221 05 | 3,501 74 | 16,593 32 | ..... | 2,616 64 | 77,658 89 |
| Millers' and Manufacturers' | 977 94 | ..... | ..... | 53 19 | 7,551 28 | 8,582 41 | 5,141 23 | 52,160 91 | 1,889 97 | 15,508 85 | ..... | 2,736 48 | 86,019 85 |
| Perth Mutual | 21,139 00 | 67 42 | 274 28 | 262 32 | 13,070 66 | 34,813 68 | ..... | 105,603 94 | 6,477 41 | 15,258 15 | ..... | (b) 3,223 96 | 165,377 14 |
| Waterloo Mutual | 35,690 86 | ..... | 1,575 60 | 392 06 | 15,877 30 | 53,535 82 | ..... | 157,232 04 | 13,882 80 | 18,184 15 | ..... | 3,284 50 | 246,119 31 |
| Wellington Mutual | 7,251 86 | 597 67 | 97 55 | 84 80 | 6,346 14 | 14,378 02 | 687 00 | 30,524 64 | 1,254 26 | 3,245 85 | 7,000 00 | 189 95 | 57,279 72 |
| York Mutual | 13 91 | ..... | ..... | 53 17 | 1,907 48 | 1,974 56 | 372 63 | 2,834 75 | 19 06 | 118 24 | ..... | ..... | 5,319 24 |
| Totals | 125,941 32 | 1,515 09 | 3,239 83 | 1,445 62 | 87,691 70 | 219,833 56 | 20,105 15 | 595,357 16 | 42,906 55 | 98,673 84 | 7,000 00 | 14,581 73 | 998,457 99 |

(a) On assumed mortgage and rent for agents.

(b) Including contra accounts, $2,933.16.

# STRICTLY MUTUAL FIRE INSURANCE COMPANIES.

## YEAR ENDING 31st DECEMBER, 1900.

NOTE.—To avoid delay in publication, the companies comprised in this class are not arranged in alphabetical order; but the statement of any company can readily be found by referring to the Index Register at the end of the volume.

# STRICTLY MUTUAL FIRE INSURANCE COMPANIES.

NOTE.—To avoid delay in publication, the companies comprised in this class are not arranged in alphabetical order; but the statement of any company can be readily found by referring to the Index Register at the end of the volume.

## NORTH DUMFRIES AND SOUTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

*Commenced business 15th May*, 1856.

Names and addresses of the Directors and Officers for the year 1901:

*Directors*:

Alfred Hess, Canning, Ont.
Jno. F. Master, New Dundee, Ont.
Theron Buchanan, Galt, Ont.
Geo. R. Barrie, Galt, Ont.
G. H. Mulholland, Lynden, Ont.
S. G. Kitchen, St. George, Ont.
Jas. L. Robertson, Strabane, Ont.
Arch'd Fergusson, Clyde, Ont.
J. S. Clemens, Hespeler, Ont.

*Officers*:

Alfred Hess, President.....Canning, Ont.
S. G. Kitchen, Vice-President.....St. George Ont.
Wm. Deans, Secretary-Treasurer.....Galt, Ont.

Unassessed premium note capital, $171,017.22.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash on hand, head office | $ 308 13 | |
| " in Bank of Commerce, Galt | 1,023 15 | |
| | | $ 1,331 28 |
| Amount unpaid of assessment levied during 1900 | | 269 52 |
| " of application fees | | 19 00 |
| " of premium notes in force, after deducting all payments thereon and assessments levied | | 171,017 22 |
| Total assets | | $172,637 02 |

LIABILITIES.—None.

RECEIPTS.

| | | |
|---|---|---|
| Cash at head office, per last year's statement (not extended) | $1,606 23 | |
| Cash received for application fe s | | $ 520 00 |
| " assessments levied in 1900 | | 6,800 65 |
| " " " years prior to 1900 | | 128 14 |
| " borrowed | | 400 00 |
| " cancelled policies | | 19 19 |
| " application fees of 1898 and 9 | | 16 00 |
| Total receipts | | $7,883 98 |

### Expenditure.

*Expenses of Management :*

| | |
|---|---|
| Amount paid for travelling expenses | $ 10 00 |
| " statutory assessment and license fee | 53 63 |
| " printing, stationery and advertising | 89 40 |
| " rent and taxes | 54 25 |
| " salaries, directors' and auditors' fees | 1,226 50 |
| " postage, telegrams and express | 76 30 |
| " investigation and adjustment of claims | 21 40 |
| " interest | 7 20 |
| " fuel and light | 8 45 |
| " other expenses of management | 72 30 |
| Total expenses of management | $1,619 43 |

*Miscellaneous Payments :*

| | |
|---|---|
| Cash paid for losses that occurred in 1900 | $6 139 50 |
| " repayment of loans | 400 00 |
| Total expenditure | $8,158 93 |

### Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Four years. |
|---|---|
| Mutual | $4,138,350 |

### Movement in Risks.

*Mutual system.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 1,804 | $4 016,350 |
| Policies taken during 1900 | 506 | 1,089,700 |
| Gross number and amount at any time during 1900 | 2,310 | $5 106,050 |
| Deduct expired and cancelled in 1900 | 451 | 967,700 |
| Net risks in force 31st December, 1900 | 1,859 | $4,138,350 |

### Classification of Risks :

Farm and non-hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Four years. |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $180,104 00 |
| Amount of all premium notes, after deducting all payments thereon, and assessments levied | 171,017 22 |
| Amount of premium notes received during the year 1900 | 47,442 00 |

## LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAPANEE.

*Commenced business 17th August*, 1876.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

| | |
|---|---|
| I. F. Aylesworth, Odessa, Ont. | R. W. Langmore, Camden East, Ont. |
| U. C. Sills, Napanee, " | B. C. Lloyd, Strathcona, " |
| J. B. Aylesworth, Newburgh " | A. C. Parks, Hay Bay, " |

*Officers* :

I. F. Aylesworth, President ..... Odessa, Ont.
R. W. Langmore, Vice-President ..... Camden East, Ont.
M. C. Bogart, Secretary ..... Napanee, Ont.
S. C. Daly, Treasurer ..... Napanee, Ont.

Unassessed premium note capital, $27,668.84.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash at head office | | $ 180 55 |
| Amount unpaid of fixed payments of 1900 | | 105 21 |
| " " prior years | | 65 34 |
| " agents' balances | | 152 42 |
| Amount of premium notes in force, after deducting all payments thereon and assessments levied | | 27,668 84 |
| Amount unpaid of assessments of 1900 | | 198 30 |
| " " levied in prior years (not extended) | $ 35 35 | |
| Amount of notes or due bills (more than one year overdue) not extended | 113 44 | |
| Office furniture and safe (not extended) | 50 00 | |
| Total assets | | $28,370 66 |

LIABILITIES.

| | |
|---|---|
| Amount of borrowed money | $4,600 00 |
| " of interest accrued | 50 60 |
| " retained premiums | 6 45 |
| Total liabilities | $4,657 05 |

RECEIPTS.

| | | |
|---|---|---|
| Cash at head office, as per last statement (not extended) | $107 27 | |
| Cash received as fixed payments of 1900 | | $ 3,495 11 |
| " for assessments levied in 1900 | | 4,390 42 |
| " " " prior years | | 277 82 |
| " from agents | | 187 97 |
| " for interest | | 6 13 |
| " borrowed money | | 4,900 00 |
| " retained premiums | | 6 45 |
| Total receipts | | $13,263 90 |

## Expenditure.

*Expenses of Management*:

| | |
|---|---|
| Amount paid for law costs | $ 20 03 |
| " " commission and agents' fees | 503 00 |
| " " statutory assessment and license fee | 18 58 |
| " " printing and advertising | 107 13 |
| " " salaries, directors' and auditors' fees | 500 20 |
| " " postage, etc | 86 40 |
| " " investigation and adjustment of claims | 57 50 |
| " " interest | 432 19 |
| Total expenses of management | $1,725 03 |

*Miscellaneous Payments*:

| | |
|---|---|
| Cash paid for losses which occurred during 1900 | $5,073 00 |
| " rebate | 74 39 |
| " re-insurance | 18 20 |
| " repayment of loans | 6,300 00 |
| Total expenditure | $13,190 62 |

## Cureency of Risks.

*Amount of policies in force 31st December*, 1900.

| | Three years. |
|---|---|
| Mutual | $1,113,990 00 |
| Less re-insured | 5 225 00 |
| Net amount of risk at 31st December, 1900 | $1,108,765 00 |

## Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 939 | $1,109,395 00 |
| Policies new and renewed during 1900 | 304 | 346,990 00 |
| Gross number during 1900 | 1243 | $1,456,385 00 |
| Less expired or cancelled in 1900 | 314 | 342,395 00 |
| Net risks in force on mutual system 31st December, 1900 | 929 | $1,113,990 00 |

## Classification of Risks:

Farm and non-hazardous.

## Premium Notes or Undertakings

*On policies in force 31st December*, 1900.

| | Three year risks. |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $ 39,609 88 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 27,668 84 |
| Amount of premium notes received during the year 1900 | 12,366 20 |

## RENFREW FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RENFREW, ONT.

*Commenced business, 9th June,* 1898.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

Charles Ross, Douglas, Ont.
D. Muirhead, Renfrew, Ont.
Jno. Elliott, Arnprior, Ont.
D Stewart, Renfrew, Ont.
Jno. McGregor, Barnstown, Ont.
Robt. Leitch, Renfrew, Ont

*Officers* :

Charles Ross, President ..... Douglas, Ont.
D. Stewart, Vice-President ..... Renfrew, Ont.
Chas. K. Gregg, Secretary ..... Renfrew, Ont.
Robt. Leitch, Treasurer ..... Renfrew, Ont.

Unassessed premium note capital, $18 242.44.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash on hand at head office | $ 21 81 | |
| Cash in Bank of Ottawa, Renfrew | 910 55 | |
| | | $932 36 |
| Cash in agents' hands | | 58 78 |
| Amount unpaid of fixed payments of 1900 | | 362 48 |
| " " " " prior years (not extended) $13 93 | | |
| Amount of notes less than one year overdue | | 192 42 |
| One year or more overdue (not extended) $22 25 | | |
| Amount of premium notes in force, after deducting all payments thereon and assessments levied | | 18,242 44 |
| Total assets | | $19.788 48 |

LIABILITIES.—None.

RECEIPTS.

| | | |
|---|---|---|
| Cash on hand as per last statement (not extended) | $669.89 | |
| Cash received for fixed payments of 1900 | | $1,336 45 |
| " " prior years | | 73 62 |
| " interest | | 19 22 |
| Total receipts | | $1.429 29 |

EXPENDITURE

*Expenses of Management* :

| | |
|---|---|
| Cash paid for fuel and light | $ 0 85 |
| " investigation and adjustment of claims | 25 70 |
| " statutory assessment and license fee | 9 77 |
| " rent and taxes | 36 67 |
| " commission to agents | 441 62 |
| " salaries, directors' and auditors' fees | 242 90 |
| " printing, stationery and advertising | 85 55 |
| " postage, telegrams and express | 41 13 |
| " other expenses | 6 10 |
| Total expenses of management | $889 39 |

*Miscellaneous Payments* :

| | |
|---|---|
| Cash paid for losses of 1900 | $238 85 |
| " rebate | 26 79 |
| All other expenditure | 11 79 |
| Total expenditure | $1,166 82 |

CURRENCY OF RISKS.

*Amount covered by policies in force 31st December*, 1900.

| | Three years. |
|---|---|
| Mutual | $637,922 |

MOVEMENT IN RISKS.

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 461 | $393,780 |
| Policies taken during 1900 | 280 | 252,517 |
| Gross number during 1900 | 741 | 646,297 |
| Deduct expired and cancelled during 1900 | 10 | 8,375 |
| Net risks in force 31st December, 1900 | 731 | $637,922 |

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December*, 1900.

| | Three years. |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $22,106 94 |
| Residue of premium notes, after deducting all fixed payments thereon and assessments levied | 18,242 44 |
| Amount of premium notes received during the year 1900 | 8,719 41 |

## MIDLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, UXBRIDGE.

*Commenced business 25th March*, 1895

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

Wm. Hamilton, Uxbridge, Ont
Wm. Shier, Sunderland, Ont.
S. S. Webster, Udora, Ont.
P. Thompson. Uptergrove, Ont.
M. McTaggart, Myrtle, Ont.
Thos. Feasby, Uxbridge, Ont.
Geo. F. Bruce, Beaverton, Ont.
J. Holborn, Mount Albert, Ont,
A. Graham, Uxbridge, Ont.
F. Dobson, Uxbridge, Ont.
Wm. Wallace, Saintfield, Ont.
Geo. Lawrence, Audley, Ont.

*Officers* :

W. Hamilton, President.....Uxbridge, Ont.
Geo. F. Bruce, Vice-President.....Beaverton, Ont.
Chas. Gould, Treasurer.....Uxbridge, Ont.
Jos. E. Gould, Secretary.....Uxbridge, Ont

Unassessed premium note capital, $35,454.41.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

### ASSETS.

| | | |
|---|---|---|
| Actual cash on hand, Uxbridge, Ont | | $ 142 96 |
| " agents' hand, 1900 | | 8 15 |
| Amount of premium notes in force after deducting all payments thereon and assessments levied | $35,454 41 | |
| " less residue of premium notes given for re-insurance | 89 60 | |
| | | 35,364 81 |
| " all other assets | | 28 80 |
| Total assets | | $35,544 72 |

### LIABILITIES.

| | |
|---|---|
| Amount of borrowed money | $200 00 |
| " due agents | 9 09 |
| Total liabilities | $209 09 |

### RECEIPTS.

| | | |
|---|---|---|
| Cash on hand as per last statement (not extended) | $1,122 15 | |
| " received for fees or survey | | $ 94 10 |
| " " for fixed payments due in 1900 | | 2 578 29 |
| " " " " prior years | | 205 21 |
| " " as interest | | 5 43 |
| " " borrowed money | | 200 00 |
| " " fees (mortgage clauses) | | 21 09 |
| Total receipts | | $3,104 12 |

## Expenditure.

*Expenses of Management.*

| | |
|---|---|
| Cash paid for travelling expenses | $ 7 10 |
| " investigation of claims | 35 75 |
| " agents' commission | 310 80 |
| " rent and taxes | 33 33 |
| " fuel and light | 3 20 |
| " statutory assessment and license fee | 20 35 |
| " salaries, directors' and auditors' fees | 498 45 |
| " printing, advertising and stationery | 51 70 |
| " postage and telegrams | 19 91 |
| " interest | 13 10 |
| Total expenses of management | $993 69 |

*Miscellaneous:*

| | | |
|---|---|---|
| Cash paid for losses which occurred prior to 1900 | $ 166 73 | |
| " losses which occurred during 1900 | 2,408 23 | |
| | | $2 574 96 |
| " rebate | | 67 53 |
| " re-insurance | | 22 40 |
| " in repayment of loans | | 427 49 |
| Total expenditure | | $4,086 07 |

## Currency of Risks

*Amount covered by policies in force 31st December, 1900*

| | Three years. |
|---|---|
| Mutual | $1 386,878 00 |
| Less re insured | 3,200 00 |
| Net amount in force 31st December, 1900 | $1 383,678 00 |

## Movement in Risks

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 1,036 | $1,267 408 |
| Policies new and renewed during 1900 | 374 | 421,535 |
| Gross number during 1900 | 1,410 | $1,688 943 |
| Less expired or cancelled in 1900 | 258 | 302,065 |
| Net risks in force on mutual system 31st December, 1900 | 1,152 | $1 386 878 |

## Classification of Risks.

Farm and non-hazardous.

## Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $45,997 30 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 35,454 41 |
| Amount of premium notes received during the year 1900 | 13,964 20 |
| " " given by company for re insurance | 89 60 |

## HAMILTON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLD SPRINGS.

*Commenced business 1st July, 1898.*

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

Albert E. Hoskin, Cobourg, Ont.
George K. Sackville, Bewdley, Ont.
John Bowman, Cold Springs, Ont.
John C. Rosevear, Cold Springs.
Thomas Cruikshank, Plainsville.
J. L. Grosjean, Brookside.

*Officers* :

Albert E. Hoskin, President.....Cobourg, Ont.
John C. Rosevear, Vice-President, Manager-Treasurer....Cold Springs, Ont.
David Engleson, Secretary.....Cold Springs, Ont.

Unassessed premium note capital, $20,558 67.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | |
|---|---|
| Cash on hand | $6 08 |
| " in Dominion Bank, Cobourg | 1,513 51 |
| Amount of fixed payments of 1900 unpaid | 7 27 |
| Amount of premium notes after deducting all payments made and assessments levied | 20,558 67 |
| All other assets | 5 84 |
| Total assets | $22,091 37 |

LIABILITIES—None.

RECEIPTS.

| | | |
|---|---|---|
| Cash on hand as per last statement (not extended) | $819 37 | |
| Cash received as fixed payments of 1900 | | $981 48 |
| " for assessments levied prior to 1900 | | 24 03 |
| " interest | | 18 50 |
| " for short date premiums | | 1 47 |
| Total receipts | | $1,025 48 |

### Expenditure.

*Expenses of Management*:

| | |
|---|---|
| Cash paid for fuel and light | $1 50 |
| " rent and taxes | 1 50 |
| " statutory assessment and license fee | 8 68 |
| " travelling expenses | 6 00 |
| " salaries, directors' and auditors' fees | 250 56 |
| " printing, stationery and advertising | 16 65 |
| " postage, telegrams and express | 5 31 |
| Total expenses of management | $290 20 |

*Miscellaneous*:

| | |
|---|---|
| Cash paid for losses which occurred in 1900 | $3 00 |
| " rebate | 30 06 |
| " other than foregoing | 2 00 |
| Total expenditure | $325 26 |

### Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Mutual | $510,501 00 |

### Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 245 | $303,978 00 |
| Policies new and renewed during 1900 | 180 | 221,472 00 |
| Gross number and amount during 1900 | 425 | $525,450 00 |
| Less cancelled and expired in 1900 | 16 | 14,949 00 |
| Net risks in force 31st December, 1900 | 409 | $510,501 00 |

### Classification of Risks.

Farm and non-hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Amount of face of all premium notes held by the Company and legally liable to assessment | $22,810 28 |
| Amount of all premium notes after deducting all payments thereon and assessments levied | 20,558 67 |
| Amount of premium notes received during the year 1900 | 9,882 06 |

## FARMERS' UNION MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LINDSAY.

*Commenced business 3rd June*, 1895.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors.*

Johnson Ellis, Lindsay, Ont.
Timothy Ward, Lindsay, Ont.
Hugh Smith, Hartley, Ont.
D. H Corneil, Omemee, Ont.
Wm. Fell, Bury's Green, Ont.
Edwin Mark, Little Britain, Ont.
John Campbell, Woodville, Ont.
W. J. Beecroft, Woodville, Ont.
Alex. Jamieson, Glenarm. Ont.
R. M Thurston, Bobcaygeon, Ont.
Wm. Magee, Janetville, Ont.
Wm. Lownsbrough, Lindsay, Ont.

*Officers* :

Johnson Ellis, President ..... Lindsay, Ont.
John Campbell, Vice-President ..... Woodville, Ont.
R. G. Corneil, Secretary ..... Lindsay, Ont.
Robert Naylor, Treasurer ..... Lindsay, Ont.

Unassessed premium note capital, $49,825.77.

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Actual cash on hand at head office | $ 2.90 | |
| " in Bank of Montreal, Lindsay | 114 79 | |
| | | $ 117 69 |
| Amount of short date notes less than one year overdue | | 388 30 |
| " premium notes in force after deducting all payments thereon and assessments levied | $49,825.77 | |
| Less residue of premium notes given for re-insurance | 42.00 | |
| | | 49,783 77 |
| Office furniture and safe (not extended) | $50.00 | |
| Total assets | | $ 50,289 76 |

LIABILITIES.—*None.*

RECEIPTS

| | | |
|---|---|---|
| Cash on hand as per last statement (not extended) | $2 275 51 | |
| Cash received for membership fees | | $ 458 00 |
| " fixed payments of 1900 | | 3,635 95 |
| " from due bills | | 656 28 |
| " for interest | | 2 60 |
| " for transfer fees, etc | | 7 30 |
| borrowed money | | 1,493 38 |
| Total receipts | | $ 6,253 51 |

### Expenditure.

| | | |
|---|---|---|
| *Expenses of Management:* | | |
| Cash paid for interest | | $ 28 58 |
| " investigation of claims | | 25 20 |
| " commission to agents | | 847 93 |
| " statutory assessment and license fee | | 24 56 |
| " rent and taxes | | 51 00 |
| " salaries, directors' and auditors' fees | | 404 25 |
| " printing, stationery and advertising | | 80 30 |
| " postage, etc | | 23 60 |
| " law costs | | 6 00 |
| Total expenses of management | | $ 1,491 42 |
| *Miscellaneous:* | | |
| Amount paid for losses which occurred prior to 1900 | $ 220 00 | |
| " " " during 1900 | 5,093 73 | |
| | | $ 5,313 73 |
| " rebate | | 103 35 |
| " re-insurance | | 9 45 |
| " in repayment of loans | | 1,493 38 |
| Total expenditure | | $ 8 411 33 |

### Currency of Risks.

*Amount covered by policies in force 31st December*, 1900.

| | One Year. | Two Years. | Three Years. | Total. |
|---|---|---|---|---|
| Mutual | $10 550 | $9,550 | $1.783,376 | $1,803 476 |
| Less re-insured | ..... | ..... | ..... | 1,500 |
| Net risks carried at 31st December, 1900 | ..... | ..... | ..... | $1 801,976 |

### Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 1,538 | $1,615,095 |
| Policies new and renewed during 1900 | 537 | 587,611 |
| Gross number during 1900 | 2,075 | $2,202 706 |
| Less expired or cancelled in 1900 | 593 | 399 230 |
| Net risks in force on mutual system 31st December, 1900 | 1,682 | $1.803.476 |

### Classification of Risks.

Farm and non-hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December*, 1900

| | Total. |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $ 62,651 30 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 49 825 77 |
| Amount of premium notes received during the year 1900 | 20 294 52 |

## BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PICTON.

*Commenced business 31st October*, 1874.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

Thomas Welbanks, Milford, Ont.
Cyrus Giles, Ameliasburg, Ont.
W. R. Rankin, Demorestville, Ont.
John Laird, Picton, Ont.
G. N. Rose, Waupoos, Ont.
P. C. Garratt, Wellington, Ont.
Sidney, Stanton, Picton, Ont.
Abram Arkett, Picton, Ont.
A. G. McDonald, Picton, Ont.

*Officers* :

Thomas Welbanks, President.....Milford, Ont.
G. N. Rose, Vice-President.....Waupoos, Ont.
C. H. Widdifield, Secretary-Treasurer.....Picton, Ont.

Unassessed premium note capital, $24,345.50.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Amount of cash on hand | | $39 78 |
| " in Bank of Montreal, Picton | | 942 54 |
| " unpaid of fixed payments of 1900 | | 224 32 |
| " " " prior years (not extended) | $47 94 | |
| " " assessment levied in 1900 | | 115 23 |
| " of premium notes in force, after deducting all payments thereon and assessments levied | | 24,345 50 |
| Total assets | | $25,667 37 |

LIABILITIES

| | |
|---|---|
| Supposed losses | $2 00 |
| Total liabilities | $2 00 |

RECEIPTS

| | | |
|---|---|---|
| Cash on hand as per last statement (not extended) | $571 87 | |
| " received for fixed payments of 1900 | | $2,457 89 |
| " " " due in prior years | | 45 25 |
| " " assessments levied in 1900 | | 2,631 31 |
| " " interest | | 12 35 |
| " " transfers | | 1 00 |
| Total receipts | | $5,147 80 |

### Expenditure.

*Expenses of Management*:

| | | |
|---|---|---|
| Amount paid for commission to agents | | $107 50 |
| " interest | | 130 19 |
| " salaries, director's and auditors' fees | | 322 65 |
| " statutory assessment and license | | 18 73 |
| " printing, stationery and advertising | | 73 85 |
| " postage, telegrams, etc | | 14 00 |
| Total expenses of management | | $666 92 |
| Cash paid for losses which occurred prior to 1900 | $1,775 00 | |
| " " " during 1900 | 2 00 | |
| | | $1,777 00 |
| Cash paid for rebate | | 43 43 |
| " in repayment of loans | | 2,250 00 |
| Total expenditure | | $4 737 35 |

### Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Mutual | $ 1,047,055 |

### Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 943 | $ 1,133,965 |
| " new and renewed during 1900 | 215 | 268,555 |
| Gross number during 1900 | 1158 | $1,402,520 |
| Less expired and cancelled 1900 | 302 | 355,465 |
| Net risks in force on mutual system 31st December, 1900 | 856 | $1,047,055 |

### Classification of Risks.

Farm and non-hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Three years risks. |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $31,602 50 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 24,345 50 |
| Amount of premium notes received during the year 1900 | 8,073 00 |

## STANDARD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MARKHAM VILLAGE

*Commenced business 18th January, 1899.*

Names and addresses of the Directors and Officers for the year 1901 :

*Directors :*

| | |
|---|---|
| P. R. Hoover, Green River Ont. | W. Armstrong, Locust Hill, Ont. |
| John Pike, Locust Hill, " | A. Foster, " " |
| J. Thornton, Whitevale, " | L. E. Annis, Scarboro, " |
| A. Hood, Hagerman, " | H. B. Schmidt, Newtonbrook, " |
| W. B. Sanders, Stouffville, " | F. R. Reesor, Markham, " |
| T. H. Speight, Markham, " | C. E. Lundy, Newmarket, " |
| James Boyd, Cedar Grove, " | J. Armstrong, Danforth, " |

*Officers :*

P. R. Hoover, President ..... Green River, Ont.
W. Armstrong, Vice-President ..... Locust Hill, Ont.
H. B Reesor, Secretary-Treasurer ..... Markham, Ont.

Unassessed premium note capital, $17,826.45.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Amount of cash in Standard Bank, Markham | | $ 2,339 22 |
| " of premium notes in force after deducting all payments thereon and assessments levied | $ 17,826 45 | |
| | 373 48 | |
| | | 17,452 97 |
| Total assets | | $19,792 19 |

LIABILITIES.—None.

RECEIPTS.

| | |
|---|---|
| Cash received as fixed payments due in 1900 | $ 2,365 04 |
| " interest | 20 00 |
| " fees | 3 25 |
| Total receipts | $2,388 29 |

EXPENDITURE.

| | |
|---|---|
| Amount paid for fuel and light | $ 40 00 |
| " travelling expenses | 16 91 |
| " agents' commission | 354 75 |
| " statutory assessment and license fee | 8 76 |
| " salaries, directors' and auditors' fees | 318 39 |
| " printing, stationery and advertising | 112 50 |
| " postage, telegrams and express | 32 80 |
| " rents and taxes | 60 00 |
| " other expenses | 5 03 |
| Total expenses of management | $949 14 |

*Miscellaneous.*

| | |
|---|---|
| Amount paid for losses which occurred during 1900 | 27 50 |
| " re-insurance | 84 04 |
| " rebate | 44 38 |
| Total expenditure | $1,105 06 |

### Currency of Risks

*Amount covered by policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Mutual | $ 646,425 |
| Less re-insurance | 18,000 |
| Net amount in force 31st December, 1900 | $628,425 |

### Movement in Risks.

| | Number. | Amount |
|---|---|---|
| Amount at risk 31st December, 1899 | 237 | $ 310,275 |
| Policies taken during 1900 | 237 | 347,450 |
| Gross amount at risk at any time during 1900 | 474 | $657,725 |
| Deduct expired during 1900 | 10 | 11,300 |
| Net risks in force 31st December, 1900 | 464 | $646 425 |

### Classification of Risks:

Farm and non-hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $ 22,629 26 |
| Residue of premium notes, after deducting all fixed payments thereon and assessments levied | 17,826 45 |
| Amount of premium notes received during the year 1900 | 11,848 08 |

## THE LANARK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PERTH, ONT.

*Commenced business 14th September*, 1896.

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Names and addresses of the Directors and Officers for the year 1901 :

*Directors :*

Samuel Wilson, Harper, Ont.
James Shaw, Drummond, Ont.
Wm. Aitkin, Rosetta, Ont.
Wm. Watson, Perth, Ont.
Wm. McGarry, McGarry, Ont.
Thomas Scott, Allan's Mills, Ont.
Jno. Somerville, Middleville, Ont.
Peter Cavers, Harper, Ont.
Wm. Lees, Fallbrook, Ont.

*Officers :*

Samuel Wilson, President ..... Harper, Ont.
Wm. McGarry, Vice-President ..... McGarry, Ont.
George A. C. Ritchie, Secretary ..... Perth, Ont.
W. A Moore, Treasurer ..... Perth, Ont.

Unassessed premium note capital, $76,238 24.

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash on hand at head office | $90 52 | |
| " in Merchant's Bank, Perth | 2,010 69 | |
| | | $2,101 21 |
| Amount unpaid of fixed payments of 1900 | | 211 44 |
| " " " prior years (not extended) | $509 58 | |
| " premium notes in force after deducting all payments thereon and assessments levied | | 76,238 24 |
| Office furniture and safe (not extended) | $200 00 | |
| Total assets | | $78 550 89 |

LIABILITIES —None

RECEIPTS

| | | |
|---|---|---|
| Cash on hand as per last statement (not extended) | $1 742 64 | |
| " received as fixed payments of 1900 | | $6 174 24 |
| " " for interest | | 12 57 |
| Total receipts | | $6.186 81 |

## Expenditure.

*Expenses of Management*:

| | |
|---|---|
| Cash paid for agents' commission | $1,086 25 |
| " statutory assessment | 26 72 |
| " rent and taxes | 74 00 |
| " fuel and light | 6 50 |
| " investigation of claims and travelling expenses | 37 00 |
| " salaries, directors' and auditors' fees | 459 97 |
| " printing, stationery and advertising | 242 32 |
| " postage and telegrams | 98 03 |
| Total expenses of management | $2,030 79 |

*Miscellaneous*:

| | |
|---|---|
| Cash paid for losses which occurred during 1900 | $3 751 96 |
| " rebate | 45 49 |
| Total expenditure | $5,828 24 |

## Currency of Risks.

*Amount covered by policies in force 31st December*, 1900.

| | Three years. |
|---|---|
| Mutual | $2,446,825 |

## Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 1962 | $1,791,998 |
| Policies taken during 1900 | 1076 | 960,352 |
| Gross number in force on mutual system 31st December, 1900 | 3038 | $2,752,350 |
| Less expired and cancelled in 1900 | 338 | 305,525 |
| Net risks in force 31st December, 1900 | 2700 | $2,446,825 |

## Classification of Risks:

Farm and non-hazardous.

## Premium Notes or Undertakings

*On policies in force 31st December*, 1900.

| | Three years risks. |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $83,139 38 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 76,238 24 |
| Amount of premium notes received during the year 1900 | 36,306 21 |

## GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALEXANDRIA.

*Commenced business 7th May*, 1895.

Names and addresses of the Directors and Officers for the year 1901:

*Directors*:

| | |
|---|---|
| R. J. Pattingale: Lancaster, Ont, | D. J. McLennan, Lancaster, Ont. |
| R. R. Sangster, " " | A. A. McKinnon, Alexandria, " |
| Wm. Rankin, Dalkeith, " | James Clark, Dominionville, " |

*Officers*:

R. J. Pattingale, President ..... Lancaster, Ont.
D. J. McLennan, Vice-President ..... Lancaster, Ont.
V. G. Chisholm, Secretary Treasurer ..... Lochiel, Ont.

Unassessed premium note capital, $43,178.57.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash in Union Bank, Alexandria ..... | $4 295 38 | |
| " Ottawa Bank ..... | 3,490 54 | |
| | | $ 7,785 92 |
| Amount of premium notes in force, after deducting all payments thereon and assessments levied ..... | | 43,178 57 |
| Total assets ..... | | $50 964 49 |

LIABILITIES

| | |
|---|---|
| Amount of outstanding cheques ..... | $185 30 |
| " due Treasurer ..... | 26 46 |
| Total ..... | $211 76 |

RECEIPTS

| | | |
|---|---|---|
| Cash on hand as per last statement (not extended) ..... | $7,431 15 | |
| Cash received for first payments of 1900 ..... | | $4,117 05 |
| " interest ..... | | 212 74 |
| Total receipts ..... | | $4,329 79 |

EXPENDITURE.

*Expenses of Management*:

| | |
|---|---|
| Amount paid for investigation of claims ..... | $ 43 50 |
| " travelling expenses ..... | 8 55 |
| " commission ..... | 617 50 |
| " statutory assessment and license ..... | 22 58 |
| " printing, stationery, advertising and postage ..... | 94 82 |
| " salaries, directors' and auditors' fees ..... | 675 90 |
| Total expenses of management ..... | $1,462 85 |

*Miscellaneous*:

| | | |
|---|---|---|
| Cash paid for losses which occurred prior to 1900 .... | $ 500 00 | |
| " " " during 1900 ..... | 2,089 25 | |
| | | $2,589 25 |
| " rebate ..... | | 78 18 |
| " safe ..... | | 56 50 |
| Total expenditure ..... | | $4 186 78 |

CURRENCY OF RISKS.

*Amount covered by policies in force 31st December*, 1900.

| | Three years. |
|---|---|
| Mutual ..... | $1,799,107 |

MOVEMENT IN RISKS.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 ..... | 1,505 | $1,451,687 |
| Policies taken during 1900, new and renewed ..... | 656 | 686,175 |
| Amount covered by policies in force at any time during 1900 .... | 2 161 | $2,137,862 |
| Deduct amount expired and cancelled in 1900 ..... | 324 | 338,755 |
| Net risks in force 31st December, 1900 ..... | 1 837 | $1,799,107 |

CLASSIFICATION OF RISKS:

**Farm and non-hazardous.**

PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December*, 1900.

| | Three year risks. |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment ..... | $53,973 21 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied ..... | 43,178 57 |
| Amount of premium notes received during the year 1900 ..... | 20,585 25 |

## GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SPENCERVILLE

*Commenced business 29th June*, 1892

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

Joseph Scott, Prescott, Ont.
James Bennett, Spencerville, Ont.
Robert Montgomery, Pittston, "
Thomas McIvor, Ventnor, "
L. W. Faulkner, North Augusta, Ont.
Alex. Morrison, Rockspring, "
James Thorpe, Brimston Corners, "
Richard McCaslin, Irena, "
Henry Mortgatroyd, Mainsville, Ont.
James Millar, Pittston, Ont.
Robert Alder, Prescott, "
Thomas Newman, Domville, Ont.
G. J. Carson, Charleville, "
Asabel Wright, Algonquin "
Thos. H. Hill, Jellyby, "

*Officers* :

Joseph Scott, President ..... Prescott, Ont.
Henry Morgatroyd, Vice-President ..... Mainsville, Ont.
F. M. Scott, Secretary-Treasurer ..... Prescott, Ont.

Unasssessed premium note capital, $71,817.93

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900

ASSETS

| | | |
|---|---|---|
| Cash on hand at head office | $ 335 16 | |
| " Molsons Bank, Brockville | 3,245 34 | |
| | | $3,580 50 |
| Unpaid fixed payments of 1900 | | 227 43 |
| Amount of premium notes in force, after deducting all payments thereon and assessments levied | | 71,817 93 |
| Total assets | | $75,625 86 |

LIABILITIES.—None.

RECEIPTS

| | | |
|---|---|---|
| Cash on hand at 31st December, 1899, (not extended) | $2 689 94 | |
| Cash received for fixed payments of 1900 | | $5,313 48 |
| " prior years | | 104 94 |
| " interest | | 68 20 |
| " transfer fees | | 6 50 |
| Total receipts | | $5,493 12 |

### Expenditure.

| | |
|---|---|
| Cash paid for investigation and adjustment of claims | $46 48 |
| " rent and taxes | 5 50 |
| " statutory assessment and license fee | 34 07 |
| " printing, stationery, advertising, postage, etc | 130 55 |
| " salaries, directors' and auditors' fees | 460 80 |
| Total expenses of management | $677 40 |
| *Miscellaneous*: | |
| Cash paid for losses of 1900 | 3,880 46 |
| Rebate | 44 70 |
| Total expenditure | $4,602 56 |

### Currency of Risks

*Amount covered by policies in force 31st December*, 1900.

| | Three years. |
|---|---|
| Mutual | $2,748,255 |

### Movement in Risks.

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 2,030 | $2,401,915 |
| " taken during 1900 | 837 | 979 350 |
| Total number and amount in force 31st December, 1900 | 2,867 | $3,381,265 |
| Deduct expired and cancelled in 1900 | 545 | 633,010 |
| Net risks in force 31st December, 1900 | 2,322 | $2,748,255 |

### Classification of Risks:

Farm and non-hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December*, 1900.

| | Three years. |
|---|---|
| Amount of all premium notes, after deducting all payments thereon and assessments levied | $71,817 93 |
| Amount of premium notes received during the year 1900 | 29,380 05 |

## SIMCOE COUNTY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KEENANSVILLE.

*Commenced business, 1st June, 1878.*

Names and addresses of the Directors and Officers for the year 1901 :

*Directors :*

Geo. C. Morrow, Keenansville, Ont.
Thomas Baycroft, Beeton, Ont.
Andrew Varey, Schomberg, Ont.
Thomas Cross, Bond Head, Ont.
W. S. Doherty, Minessing, Ont.
Thomas Lytle, Everett, Ont.
James T. McCarty, Caledon East, Ont.
Thomas Jacks, Nantyre, Ont.
William McDermitt, Beeton, Ont.
W. H. Hammell, Beeton, Ont.
John A. Arnold, Elemgrove, Ont.
G. P. McNab, Mulmer, Ont.
John Semple, Tottenham, Ont.
Bracken Dixon, Lavender, Ont.
Edward McCracken, Arlington, Ont.

*Officers :*

Geo. G. Morrow, President ..... Keenansville, Ont.
William McDermitt, Vice-President ..... Beeton, Ont.
Joseph Kelly, Treasurer ..... Keenansville, Ont.
Joseph Wright, Secretary ..... Beeton, Ont.

Unassessed premium note capital, $31,211.45.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | |
|---|---|
| Actual cash on hand | $ 270 22 |
| Amount unpaid of assessments of 1900 | 779 12 |
| " of prior years | 308 92 |
| " of premium notes after deducting all payments thereon and assessments levied | 31,211 45 |
| Total assets | $32,569 71 |

LIABILITIES.

| | |
|---|---|
| Amount of borrowed money | $ 3,743 00 |
| " interest | 306 42 |
| Total liabilities | $ 4,049 42 |

RECEIPTS.

| | | |
|---|---|---|
| Cash on hand as per last statement (not extended) | $21.61 | |
| Cash received at taking of application | | $ 101 00 |
| " for assessments levied in 1900 | | 3,069 39 |
| " " years prior to 1900 | | 408 43 |
| " borrowed money | | 2,800 00 |
| " interest | | 15 58 |
| " from other sources | | 6 50 |
| Total receipts | | $6,400 90 |

### Expenditure

*Expenses of Management*:

| | | |
|---|---|---|
| Amount paid for travelling expenses | | $ 4 75 |
| " commission to agents | | 69 25 |
| " investigation and adjustment of claims | | 26 00 |
| " salaries, directors' and auditors' fees | | 365 80 |
| " statutory assessment | | 18 07 |
| " printing, stationery, advertising | | 40 61 |
| " interest | | 16 35 |
| " postage | | 38 46 |
| " other expenses | | 2 00 |
| Total expenses of management | | $ 581 29 |

*Miscellaneous Payments*:

| | | |
|---|---|---|
| Cash paid for losses which occurred prior to 1900 | $1,245 00 | |
| " " " during 1900 | 1,535 00 | |
| | | 2,780 00 |
| " in re-payment of loan | | 2,791 00 |
| Total expenditure | | $6.152 29 |

### Currency of Risks.

*Amount covered by policies in force at 31st December*, 1900.

| | Three years. |
|---|---|
| Mutual | $1,099,111 |

### Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 1149 | $1,079,044 |
| " taken during 1900, new and renewed | 231 | 233,861 |
| Gross number and amount of risks during 1900 | 1380 | $1,312,905 |
| Less expired and cancelled in 1900 | 183 | 213,794 |
| Net risks in force 31st December, 1900 | 1197 | $1,099.111 |

### Classification of Risks:

**Farm and non-hazardous.**

### Premium Notes and Undertakings

*On policies in force 31st December*, 1900.

| | Three year risks. |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $38,520 13 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 31,211 45 |
| Amount of premium notes received during the year 1900 | 8,180 96 |

## EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAIRN.

*Commenced business, 8th of August*, 1875.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

David Sutherland, Nairn, Ont
B. J. Donaldson. Strathroy, Ont
Wm. Pedlar, Parkhill, Ont.
Wm. Ross, Nairn, Ont
Wm. Waters, Springbank, Ont.
W. A. Henderson, Ailsa Craig, Ont.
John Burrett, Parkhill, Ont.
Peter Gillies, Parkhill, Ont.
D. Hughes, Fallkirk, Ont.
A. J. Rose, Nairn, Ont.
George Brock, Adelaide, Ont.
R. Cowie, Fernhill, Ont.

*Officers*:

David Sutherland, President.....Nairn, Ont.
John Burrett, Vice-President.....Parkhill, Ont.
William McCallum, Secretary-Treasurer.....Fernhill, Ont.

Unassessed premium note capital, $12,180 47.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash on hand in head office | $ 31 64 | |
| " Standard Bank, Ailsa Craig, Ont | 1,526 46 | |
| | | 1,558 10 |
| Amount unpaid of fixed payments of 1900 | | 199 48 |
| " of prior years (not extended) | $63 47 | |
| Amount of premium notes in force, after deducting all payments thereon and assessments levied (less residue given for re insurance) | | 12,153 47 |
| Total assets | | $13,911 05 |

LIABILITIES.—*None.*

RECEIPTS.

| | | |
|---|---|---|
| Cash at head office, as per last statement (not extended) | $775 40 | |
| Cash received as fixed payments of 1900 | | $1,019 21 |
| " " of prior years | | 89 67 |
| " interest | | 26 34 |
| Total receipts | | $1,135 22 |

EXPENDITURE.

*Expenses of Management* :

| | |
|---|---|
| Amount paid for travelling expenses | $ 5 00 |
| " statutory assessment and license | 10 61 |
| " printing, stationery and advertising | 21 10 |
| " salaries, directors' and auditors' fees | 133 00 |
| " rent and taxes | 2 00 |
| " investigation of claims | 3 00 |
| " commission | 35 50 |
| " postage, &c | 5 27 |
| Expenses of management | $215 48 |

*Miscellaneous Payments*:

| | |
|---|---|
| Cash paid for losses which occurred in 1900 | $ 72 75 |
| " rebate, etc | 9 29 |
| " safe | 54 00 |
| " sundries | 1 00 |
| Total expenditure | $352 52 |

CURRENCY OF RISKS.

*Amount covered by policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Mutual | $483,035 |
| Reinsurance | 1,500 |
| Net risks | $481,535 |

MOVEMENT IN RISKS.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 362 | $463,030 |
| Policies taken during 1900, new and renewed | 147 | 177,590 |
| Gross number during 1900 | 509 | 640,620 |
| Deduct expired and cancelled in 1900 | 124 | 157,585 |
| Net risks in force at 31st December, 1900 | 385 | $483,035 |

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1900.*

| | Three year risks. |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $14,491 05 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 12,180 47 |
| Amount of premium notes received during the year | 5,327 70 |

## CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

*Commenced business 20th September*, 1878.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

Wm. Snider, Waterloo, Ont.
Arch'd Campbell, Toronto Junction, Ont.
J. R Wissler, Salem, Ont.
Robert Noble, Norval, Ont.
James Goldie, Guelph, Ont.
J. D. Saunby, London, Ont.
W.B. Robson, Hamilton, Ont.
Peter Shirk, Bridgeport, Ont.
G. E. Goldie, Galt, Ont.

*Officers* :

Wm. Snider, President ..... Waterloo, Ont.
James Goldie, Vice-President ..... Guelph, Ont.
Seneca Jones, Secretary-Treasurer ..... Hamilton, Ont.

Unassessed premium note capital, $53,054 20.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash value of mortgages | | $53,200 00 |
| " debentures | | 1,000 00 |
| Actual cash on hand at head office | $80 12 | |
| Cash on deposit to the Company's credit, not drawn against, in Bank of Hamilton, at Hamilton | 6,309 89 | |
| Cash in Trader's Bank, Hamilton | 12,237 45 | |
| | | 18,627 46 |
| Amount of premium notes in force, after deducting all payments thereon and assesaments levied | $53,054 20 | |
| Less residue of premium notes given by Company for re-insurance | 974 05 | |
| | | 52,080 15 |
| Amount unpaid of fixed payments of 1900 | | 242 00 |
| " accrued interest | | 1,231 97 |
| Total assets | | $126,381 58 |

LIABILITIES.—None.

RECEIPTS.

| | | |
|---|---|---|
| Cash at head office and in bank as per last statement (not extended) | $12,640 65 | |
| Cash received as fixed payments of 1900 | | $17,307 45 |
| " due in prior years | | 292 80 |
| " interest | | 3,071 17 |
| " fees, etc | | 21 50 |
| " from investments (not extended) | $500 00 | |
| Total receipts | | $20,692 92 |

### Expenditure.

| | | |
|---|---|---|
| *Expenses of Management* : | | |
| Amount paid for investigation and adjustment of claims | | $76 10 |
| " statutory assessment | | 12 80 |
| " printing, stationery and advertising | | 123 90 |
| " salaries, directors' and auditors' fees | | 3,033 86 |
| " postage, telegrams and express | | 58 91 |
| " travelling expenses | | 136 90 |
| " rent and taxes | | 224 00 |
| " law costs | | 7 00 |
| " other expenses | | 52 00 |
| Total expenses of management | | $3,725 47 |
| *Miscellaneous Payments* : | | |
| Cash paid for losses which occurred during 1900 | | $7,115 08 |
| " rebate | | 376 01 |
| " re-insurance | | 326 45 |
| " dividends to policy holders | | 1,863 10 |
| " for investments (not extended) | $1,800 00 | |
| Total expenditure | | $13,406 11 |

### Currency of Risks

*Amount covered by policies in force 31st December, 1900.*

| | Total. |
|---|---|
| Mutual | $688,355 00 |
| *Re-insurance* : | |
| Mutual | 14,500 00 |
| Net risks in force at 31st December, 1900 | $673,855 00 |

### Movement in Risks.

*Mutual System*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 267 | $644,265 00 |
| Policies new and renewed during 1900 | 117 | 283,105 00 |
| Gross number during 1900 | 384 | $927,370 00 |
| Less expired and cancelled in 1900 | 110 | 239,015 00 |
| Net risks in force on mutual system 31st December, 1900 | 274 | $688,355 00 |

### Classification of Risks :

**Manufacturing.**

### Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $85,886 25 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 53,054 20 |
| Amount of premium notes received during the year 1900 | 33 311 25 |
| Residue of premium notes given for re-insurance | 974 05 |

## SYDENHAM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, OWEN SOUND.

*Commenced business 26th August*, 1869

Names and addresses of the Directors and Officers for the year 1901 :

*Directors*.

| | | | |
|---|---|---|---|
| James Gardner, Meaford, | Ont. | James Thomson, Annan, | Ont. |
| Jno. Cameron, Arnott, | " | A. C. Paterson, Blantyre, | " |
| H. T. Potts, Dumblane, | " | T. J. Harkness, Annan, | " |
| P. C. McGregor, Johnston, | " | Neil McDonald, Hoath Head, | " |
| John Douglas, Meaford, | " | L. Beaton, Kilsyth, | " |
| James Gardner Jr., Kemble, | " | James Bowes, Strathnairn, | " |
| James Beattie, Chatsworth, | " | George Binnie, Bunnessan, | " |
| Wm. McLoughray, Markdale, | " | | |

*Officers* :

James Gardner, President ..... Meaford, Ont.
James Thomson, Vice-President, ..... Annan, "
James Cochrane, Secretary-Treasurer ..... Owen Sound, "

Unassessed premium note capital, $104,493.33.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash at head office as at 31st December, 1900 | $ 24 43 | |
| " Farmers' Bank, Owen Sound | 4,450 34 | |
| | | $4,474 77 |
| Cash in agents' hands | | 5 00 |
| Amount unpaid of fixed payments and assessments during 1900 | | 308 32 |
| Amount of notes or due bills less than one year overdue | | 96 18 |
| " of premium notes in force, after deducting all payments thereon and assessments levied | | 104,493 33 |
| Total assets | | $109,377 60 |

LIABILITIES.—None.

RECEIPTS.

| | | |
|---|---|---|
| Cash at head office and in bank as per last year's statement (not extended) | $5,781 43 | |
| Cash received as fixed payments of 1900 | | $12,811 89 |
| " " " of prior years | | 491 94 |
| " interest | | 211 41 |
| " bills receivable | | 250 00 |
| Total receipts | | $13,765 24 |

### Expenditure.

*Expenses of Management* :

| | |
|---|---|
| Amount paid for law costs | $ 30 45 |
| " commission to agents | 426 65 |
| " investigation and adjustment of claims | 91 05 |
| " statutory assessment and license | 68 00 |
| " printing, stationery and advertising | 141 02 |
| " salaries, directors' and auditors' fees etc | 1,108 30 |
| " postage, telegrams and express | 154 49 |
| Total expenses of management | $2,019 96 |

*Miscellaneous Payments* :

| | |
|---|---|
| Cash paid for losses during 1900 | 12,718 72 |
| " rebate | 83 22 |
| " loan | 250 00 |
| Total expenditure | $15,071 90 |

### Currency of Risks.

*Amount covered by policies in force 31st December*, 1900.

| | One year or less. | Two years. | Three years. | Four years. | Total. |
|---|---|---|---|---|---|
| Mutual | $26,250 | $27 900 | $5,039,059 | $1,400 | $5,094 609 |

### Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 4,274 | $5,203,384 |
| Policies taken during 1900 | 1,584 | 1,926,980 |
| Total number and amount in force 31st December, 1900 | 5,858 | 7,130,364 |
| Deduct expired and cancelled in 1900 | 1,643 | 2,035,756 |
| Net risks in force at 31st December, 1900 | 4,215 | $5,094,609 |

### Classification of Risks :

Farm and non-hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December*, 1900.

| | One year or less. | Two years. | Three years. | Four years. | Total. |
|---|---|---|---|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment. | $367.28 | $540.02 | $128,415.81 | $35.00 | $129,358.11 |
| Amount of all premium notes after deducting all payments thereon and assessments levied | 299.11 | 437.05 | 103,766.40 | 26.77 | 104.493.33 |
| Amount of premium notes received during the year 1900. | ..... | ..... | ..... | ..... | 48,505 50 |

## WEST BRUCE FARMER'S MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINCARDINE.

*Commenced business 3rd July*, 1885.

Names and addresses of the Directors and Officers for the year 1901:

*Directors*:

Wm. Hunter, Underwood, Ont.
Hugh Cameron, " "
William Slessor, Eskdale, "
Thomas Frazer, Lurgan, "
Thos Hardie, Kincardine, Ont.
Dugald McKenzie, Tiverton, "
Alexander Campbell, Lorne, "
Samuel Avery, Armow, "
John McDonald, Ripley, Ont.

*Officers*:

William Hunter, President ..... Underwood, Ont.
Thomas Hardie, Vice-President ..... Kincardine, Ont.
J. H. Fleming, Secretary-Treasurer ..... Kincardine, Ont.

Unassessed premium note capital, $13,045.56.

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900

### ASSETS.

| | | |
|---|---|---|
| Amount of cash on hand, Head Office | | $ 7 83 |
| " unpaid of assessments levied in 1900 | | 178 48 |
| " " of prior years | | 97 01 |
| " " " not extended | $580 64 | |
| " of premium notes in force, after deducting all payments thereon and assessments levied | | 13,045 56 |
| | | $13,328 88 |

### LIABILITIES.

| | |
|---|---|
| Amound due Secretary | $125 00 |
| Total | $125 00 |

### RECEIPTS

| | | |
|---|---|---|
| Cash on hand as per last statement (not extended) | $21 96 | |
| Cash received for assessments levied in 1900 | | $1,675 03 |
| " " " years prior to 1900 | | 102 22 |
| " borrowed money | | 830 00 |
| Total receipts | | $2 607 25 |

### Expenditure.

*Expenses of Managenent*:

| | |
|---|---|
| Amount paid for commission | $ 33 72 |
| " statutory assessment and license | 9 90 |
| " printing and stationery | 36 00 |
| " salaries | 139 60 |
| " postage, etc | 13 00 |
| " rent and taxes | 24 00 |
| " adjusting expenses | 1 50 |
| " law costs | 2 75 |
| " interest | 69 37 |
| Total expenses of management | $329 84 |
| Amount paid for losses which occurred during 1900 | $888 00 |
| " " rebate | 23 54 |
| " in repayment of loans | 1,430 00 |
| Total expenditure | $2 621 38 |

### Currency of Risks.

*Amount covered by policies in force 31st December*, 1900

| | Four years. |
|---|---|
| Mutual | $412,380 |

### Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 471 | $399,295 |
| Policies taken during 1900 | 57 | 43,525 |
| Gross number in force on mutual system 31st December, 1900 | 528 | $442 820 |
| Less expired and cancelled in 1900 | 41 | 30 440 |
| Net risks in force 31st December, 1900 | 487 | $412,380 |

### Classification of Risks:

**Farm and non-hazardous.**

### Premium Notes or Undertakings

*On policies in force 31st December*, 1900

| | Four year risks. |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $16,333 45 |
| Amount of premium notes, after deducting all payments thereon and assessments levied | 13,045 56 |
| Amount of premium notes received during the year 1900 | 1,741 00 |

## ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ATWOOD.

*Commenced business 22nd March*, 1884.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

I. R. Hammond, Monkton, Ont.
Robert Cleland, Listowel, Ont.
J. R. Baker, Henfryn, Ont.
Samuel McAllister. Donegal, Ont.
James Donaldson, Sr., Atwood, Ont.
Wm. Hewitt, Listowel, Ont.
S. S. Rothwell, Button, Ont.
Thos. E. Gibson, Milverton, Ont.
D. B. Grieve, Newton, Ont.

*Officers* :

I. R. Hammond, President ..... Monkton, Ont.
James Donaldson, Sr., Vice-President ..... Atwood, Ont.
Robert Cleland, Secretary-Treasurer ..... Listowel, Ont.

Unassessed premium note capital, $93,419.90.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash in Bank of Hamilton, Listowel, Ont | | $ 5,860 08 |
| Amount of premium notes in force, after deducting all payments thereon and assessments levied | | 93,419 90 |
| " unpaid of assessments levied during 1900 | | 260 92 |
| Total assets | | $ 99,540 90 |

LIABILITIES.—None.

RECEIPTS.

| | | |
|---|---|---|
| Cash at head office, as per last statement (not extended) | $5,343.53 | |
| " received for assessments levied during 1900 | | $ 2,684 67 |
| " " " " before 1900 | | 90 85 |
| " " interest | | 144 06 |
| " " extra risks | | 7 00 |
| Total receipts | | $ 2,926 58 |

EXPENDITURE.

*Expenses of Management* :

| | |
|---|---|
| Amount paid for travelling expenses | $ 3 50 |
| " investigation of claims | 16 75 |
| " postage, etc | 18 32 |
| " statutory assessment and license | 27 79 |
| " printing, stationery and advertising | 42 15 |
| " salaries, directors' and auditors' fees | 234 00 |
| " rent and taxes | 6 25 |
| Total expenses of management | $ 348 76 |
| Amount paid for losses which occurred during 1900 | 2,061 27 |
| Total expenditure | $ 2,410 03 |

### Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Four years. |
|---|---|
| Mutual | $2,085,883 00 |

### Movement in Risks

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 1,152 | $ 1,882,304 |
| " new and renewed during 1900 | 432 | 761,060 |
| Gross number during 1900 | 1,584 | $ 2,643,464 |
| Less expired and cancelled in 1900 | 355 | 557,481 |
| Net risks in force 31st December, 1900 | 1,229 | $ 2,085,883 |

### Classification of Risks:

**Farm and non-hazardous.**

### Premium Notes or Undertakings

*On policies in force 31st December, 1900*

| | Four Years. |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $ 104,294 15 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 93,419 90 |
| Amount of premium notes received during the year 1900 | 38,053 00 |

## CULROSS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TEESWATER.

*Commenced business 3rd June*, 1872.

Names and addresses of the Directors and Officers for the year 1901:

*Directors*:

| | |
|---|---|
| Thomas Allison, Teeswater, Ont. | Wm. Reid, Teeswater, Ont. |
| Wm. McDonald, " | Jno. E. Scott, " |
| Jas. W. Ballagh, " | James Donaldson, " |

*Officers*:

Thomas Allison, President ..... Teeswater, Ont.
Wm. Reid, Vice-President ..... Teeswater, Ont.
D. McIntosh, Secretary-Treasurer ..... Teeswater, Ont.

Unassessed premium note capital, $45,894.27.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash on hand at head office | $ 13 10 | |
| " deposit in Bank of Hamilton, Wingham | 3,671 30 | |
| " deposit in Gillis & Co., Teeswater | 150 00 | |
| | | $3,834 40 |
| Amount unpaid of assessments levied during 1900 | | 421 48 |
| " " " previous years (not extended) | $41 04 | |
| " of premium notes in force, after deducting all payments thereon and assessments levied | | 45,894 27 |
| " office furniture, etc. (not extended) | $126 00 | |
| Total assets | | $50,150 15 |

LIABILITIES.—None.

RECEIPTS.

| | | |
|---|---|---|
| Cash at head office and in bank as per last statement (not extended) | $3,319 34 | |
| Cash received for assessments levied in 1900 | | $1,536 81 |
| " " " years prior to 1900 | | 266 44 |
| " interest | | 89 70 |
| Total receipts | | $1,892 95 |

### Expenditure.

*Expenses of Management*:

| | |
|---|---|
| Amount paid for commission to agents | $75 00 |
| " travelling expenses | 5 00 |
| " investigation of claims | 8 75 |
| " postage, etc | 17 56 |
| " statutory assessment and license | 19 13 |
| " salaries, directors' and auditors' fees | 194 80 |
| " printing, stationery and advertising | 38 05 |
| " rent and taxes | 13 00 |
| " other expenses | 16 10 |
| Total expenses of management | $387 39 |

*Miscellaneous Payments*:

| | |
|---|---|
| Cash paid for losses in 1900 | 990 50 |
| Total expenditure | $1,377 89 |

### Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Mutual | $1,279,069 |

### Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 792 | $1,167,249 |
| Policies taken during 1900, new and renewed | 319 | 470,713 |
| Gross number and amount in force any time during 1900 | 1 111 | 1,637,962 |
| Deduct lapsed, expired and cancelled in 1900 | 249 | 358,893 |
| Net risks in force 31st December, 1900 | 862 | $1,279,069 |

### Classification of Risks:

Farm and non-hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Three year risks. |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $51,162 76 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 45,894 27 |
| Amount of premium notes received during the year 1900 | 18,828 52 |

## GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HANOVER.

*Commenced business 6th July*, 1878.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

E. Fursman, Hanover, Ont
Louis Schieling, Elmwood, Ont.
Chas D. Knapp, Neustadt, Ont.
John Cornish, Orchard, Ont.
Arch'd McCuaig, Priceville, Ont.
James Nesbitt, Walkerton, Ont
Henry McNally, Walkerton, Ont.
Wm. Marshall, Hampden, Ont.
Daniel McDougall, Aberdeen, Ont.
Adam Seegmiller, Walkerton, Ont.
John Brown, Allanbank, Ont.
Thos. H. O'Neill, Hanover, Ont.
Geo. Ries, Hanover, Ont.
Jno. Picken, Durham, Ont.

*Officers* :

E Fursman, Acting President.....Hanover, Ont.
Duncan Campbell, Secretary-Treasurer.....Hanover, Ont.

Unassessed premium note capital, $30,933.43.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | |
|---|---|
| Amount of cash in Merchants Bank, Hanover, Ont | $ 1,789 83 |
| " unpaid assessments of 1900 | 220 25 |
| " " " prior years | 121 35 |
| " premium notes in force after deducting all payments thereon and assessments levied | 30,933 43 |
| Total assets | $33,064 86 |

LIABILITIES.—None.

RECEIPTS.

| | | |
|---|---|---|
| Cash on hand at 31st December, 1899 (not extended) | $51 27 | |
| " received for assessments levied in 1900 | | $2,878 12 |
| " " " " years prior to 1900 | | 173 95 |
| " borrowed | | 400 00 |
| " agents' fees | | 48 00 |
| Total receipts | | $3,500 07 |

EXPENDITURE.

*Expenses of Management* :

| | |
|---|---|
| Amount paid for investigation and adjustment of claims | $ 11 20 |
| " commission | 438 35 |
| " salaries, directors' and auditors' fees | 187 00 |
| " statutory assessment, license fee | 21 91 |
| " stationery and postage | 30 20 |
| " printing, etc | 46 75 |
| " interest | 24 25 |
| Total expenses of management | $759 66 |

| | | |
|---|---|---|
| Amount paid for losses prior to 1900 | $120 15 | |
| " " during 1900 | 467 70 | |
| | | $587 85 |
| " " rebate | | 14 00 |
| " " repayment of loans | | 400 00 |
| Total expenditure | | $1,761 51 |

CURRENCY OF RISKS.

*Amount covered by policies in force 31st December, 1900.*

| | One year. | Two years. | Three years. | Total. |
|---|---|---|---|---|
| Mutual | $8,050 | $37,239 | $1,397,779 | $1,443,068 00 |

MOVEMENT IN RISKS.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 1,422 | $1,386 216 |
| Policies new and renewed during 1900 | 493 | 502 717 |
| Gross number during 1900 | 1,915 | $1,888,933 |
| Less expired and cancelled in 1900 | 430 | 445,865 |
| Net risk in force 31st December, 1900 | 1,485 | $1,443,068 |

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1900.*

| | One year risks. | Two year risks. | Three year risks. | Total. |
|---|---|---|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $115 | $1,383 90 | $59,334 40 | $60,833 30 |
| Amount of all premium notes after deducting all payments thereon and assessments levied | | | | $30,933 43 |
| Amount of premium notes received during the year 1900 | | | | $20,843 70 |

## VICTORIA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

*Commenced business November*, 1863.

Names and addresses of the Directors and Officers for the year 1901:

*Directors*:

| | | | |
|---|---|---|---|
| Wm. Kavanagh, | Hamilton, Ont. | R. Æ Kennedy, | Hamilton, Ont. |
| J J Mason, | " " | J. V. Teetzel, | " " |
| John Milne, | " " | Wm. Lees, Jr., | " " |

*Officers*:

Wm Kavanagh, President.....Hamilton, Ont.
R. Æ. Kennedy, Vice-President.....Hamilton, Ont.
W. R. Stuart, Secretary-Treasurer.....Hamilton, Ont.

Unassessed premium note capital, $50,344.12.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

### ASSETS.

| | | |
|---|---|---|
| Cash on hand and in Bank of Hamilton | $ | $79 17 |
| Amount unpaid of fixed payments of 1900 | | 654 07 |
| " of short date notes or due bills less than one year overdue | | 784 61 |
| " of premium notes in force, after deducting all payments thereon and assessments levied | | 50,344 12 |
| " other assets | | 73 95 |
| " office furniture and safe (not extended) $150 | | |
| Total assets | | $51,935 92 |

### LIABILITIES.

| | |
|---|---|
| Amount of borrowed money | $5,950 00 |
| " due agency | 616 82 |
| " of assessments paid in advance | 120 13 |
| " of other liabilities | 27 13 |
| Total liabilities | $6,714 08 |

### RECEIPTS

| | |
|---|---|
| Cash at head office as per last statement (not extended) | None. |
| " received as membership fees, not being part payment of premium notes | $ 561 18 |
| " " for fixed payments of 1900 | 3 643 97 |
| " " bills receivable (first payments) | 2,102 29 |
| " " carpenter's risks and transfer fees | 12 05 |
| " " deposit for future assessment | 6 22 |
| " " borrowed money | 995 00 |
| " " additional premiums | 8 40 |
| " " other sources | 27 13 |
| Total receipts | $7,356 24 |

## Expenditure.

*Expenses of Management*:

| | |
|---|---|
| Amount paid for law costs | $ 350 00 |
| " interest | 489 78 |
| " commission | 900 26 |
| " investigation and adjustment of claims | 3 67 |
| " printing, stationery and advertising | 100 30 |
| " rent and taxes | 376 60 |
| " salaries, directors' and auditors' fees | 1,566 95 |
| " postage, telegrams and express | 36 03 |
| " fuel and light | 1 55 |
| " statutory assessment and license fee | 22 21 |
| " other expenses | 140 54 |
| Total expenses of management | $3,987 89 |

*Miscellaneous Payments*:

| | |
|---|---|
| Cash paid for losses which occurred during 1900 | $ 472 40 |
| " rebate | 58 33 |
| " in repayment of loans | 2 758 45 |
| Total expenditure | $7.277 07 |

## Currency of Risks

*Amount covered by policies in force 31st December, 1900*

| | Three years. |
|---|---|
| Mutual | $1,456,587 |

## Movement in Risks:

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 1070 | $1,323 017 |
| " new and renewed during 1900 | 613 | 617 565 |
| Gross number during 1900 | 1683 | $1,940,582 |
| Less expired and cancelled in 1900 | 394 | 483,995 |
| Net risks in force on mutual system, 31st December, 1900 | 1289 | $1,456,587 |

## Classification of Risks.

General Fire Insurance.

## Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Amount of face of all premium notes held by the Company, and legally liable to assessment | $62,228 30 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 50,344 12 |
| Amount of premium notes received during the year 1900 | 24,471 93 |

## FARMERS' CENTRAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALKERTON.

*Commenced business 31st March*, 1894.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

| | | | |
|---|---|---|---|
| James Tolton, Walkerton, | Ont. | B. Cannon, Vesta, | Ont. |
| Hy, Arkell, Teeswater, | " | Wm Rowand, Walkerton, | " |
| Amb. Zettel, Formosa, | " | John Johnson, Belmore, | " |
| James Oakey, Tiverton, | " | James Craig, Burgoyne, | " |
| A. Cormack, Paisley, | " | Daniel McGill, Vesta, | " |
| D. H. Morden, Walkerton, | " | Thos. Chisholm, Dunkeld, | " |
| Wm. Polpus, Walkerton, | " | David Noble, Walkerton, | " |
| John Pickett, Berkley, | " | | |

*Officers* :

James Tolton, President ..... Walkerton, Ont.
B. Cannon, Vice-President ..... Vesta, Ont.
J. J. Schumacher, Secretary Treasurer ..... Walkerton, Ont.

Unassessed premium note capital, $106,817 76

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Actual cash on hand at head office | $ 288 39 | |
| In Bank of Commerce, Walkerton | 3,000 00 | |
| | | $3,288 39 |
| Amount unpaid assessments of 1900 | | 331 25 |
| " assessments of years prior to 1900 (not extended) | $382 39 | |
| Amount of premium notes in force after deducting all payments thereon and assessments levied | | $106,817 76 |
| " cash in agents' hands | | 227 08 |
| Total assets | | $110 664 48 |

LIABILITIES.—None.

RECEIPTS

| | | |
|---|---|---|
| Cash on hand as per last statement (not extended) | $903 67 | |
| Cash received for fixed payments of 1900 | | $1,307 56 |
| " for assessments of 1900 | | 5,367 35 |
| " prior years | | 240 15 |
| " interest | | 6 49 |
| " other sources | | 45 29 |
| Total receipts | | $6,966 84 |

### Expenditure.

*Expenses of Management*:

| | | |
|---|---|---|
| Amount paid for interest | | $ 22 85 |
| " commission | | 228 50 |
| " rent fuel and light | | 25 00 |
| " statutory assessment and license fee | | 45 12 |
| " salaries, directors' and auditors' fees | | 594 70 |
| " printing, stationery and advertising | | 131 70 |
| " postage, etc | | 62 00 |
| " investigation of claims | | 139 30 |
| Total expenses of management | | $1 249 17 |

*Miscellaneous*:

| | | |
|---|---|---|
| Amount paid for losses which occurred prior to 1900 | $1,229 50 | |
| " " " in 1900 | 2,085 59 | |
| | | 3,315 09 |
| " rebate | | 17 86 |
| Total expenditure | | $4,582 12 |

### Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | One year. | Two years. | Three years. | Four years. | Total. |
|---|---|---|---|---|---|
| Mutual | $7,325 | $12,400 | $1,439,659 | $2,109,326 | $3,568,710 |

### Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 3032 | $3,313,526 |
| Policies taken during 1900, new and renewed | 775 | 816,340 |
| Gross number during 1900 | 3807 | $4 129,866 |
| Less expired and cancelled in 1900 | 503 | 561,156 |
| Net risks in force on mutual system, 31st December, 1900 | 3304 | $3,568,710 |

### Classification of Risks:

Farm and non-hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | One year risks. | Two year risks. | Three year risks. | Four year risks. | Total. |
|---|---|---|---|---|---|
| | $ c. | $ c. | $ c. | $ c. | $ c. |
| Amount of face of all premium notes held by Company and legally liable to assessment | 261 00 | 433 00 | 50,666 00 | 73,509 00 | 124 869 00 |
| Amount of all premium notes after deducting all payments thereon and assessments levied | 240 47 | 402 17 | 51,924 84 | 54,250 28 | 106,817 76 |
| Amount of premium notes received during the year 1900. | 282 00 | 357 00 | 14,529 00 | 13,133 00 | 28,404 00 |

## BLANSHARD MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ST. MARY'S.

*Commenced business 27th March*, 1876.

Names and addresses of the Officers and Directors for the year 1901:

*Directors*:

Wm. F. Sanderson, Rannoch, Ont.
Reuben Switzer, Anderson, "
Wm. Dale, Jr., St. Mary's, "
Amos Marnott, Woodham, "
Geo Hudson, Rannoch, "
Geo. B. Webster, Science Hill, Ont.
Thomas Epplett, St. Mary's, "
John Leslie, St. Mary's, "
D. A. Johnston, Granton, "

*Officers*:

Wm. F. Sanderson, President ..... Rannoch, Ont
Geo. B. Webster, Vice-President ..... Science Hill, Ont.
P. S. Armstrong, Secretary-Treasurer ..... St. Mary's, Ont.

Unassessed premium note capital, $25,498 80.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900

ASSETS.

| | |
|---|---|
| Amount of cash on hand at head office at 31st December, 1900 | $ 5 43 |
| " unpaid of assessments levied during 1900 | 193 72 |
| " " " before 1900 | 168 73 |
| " of premium notes in force after deducting all payments thereon and assessments levied | 25,498 80 |
| Total assets | $25,866 68 |

LIABILITIES —None.

RECEIPTS

| | | |
|---|---|---|
| Cash at head office as per last statement (not extended) | $357.90 | |
| Cash received for assessments levied in 1900 | | $1,476 15 |
| " " " prior to 1900 | | 125 40 |
| Total receipts | | $1,601 55 |

EXPENDITURE.

*Expenses of Management*:

| | |
|---|---|
| Amount paid for investigation of claims | $ 8 00 |
| " interest | 135 60 |
| " statutory assessment and license | 15 18 |
| " salaries and directors' fees | 42 00 |
| " printing, stationery and advertising | 3 00 |
| " postage, etc. | 9 50 |
| Total expenses of management | $213 28 |
| Cash paid for losses which occurred during 1900 | 117 74 |
| " in repayment of loans | 1,600 00 |
| " sundries | 23 00 |
| Total expenditure | $ 1,954 02 |

### Currency of Risks

*Amount covered by policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Mutual | $884,072 00 |

### Movement in Risks.

*Mutual System*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 627 | $840,520 00 |
| " new and renewed during 1900 | 271 | 398,987 00 |
| Gross number during 1900 | 898 | $1,239,507 00 |
| Less expired and cancelled in 1900 | 260 | 355,435 00 |
| Net risks in force 31st December, 1900 | 638 | $884,072 00 |

### Classification of Risks:

Farm and non-hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Three year risks. |
|---|---|
| Amount of face of all premium notes legally liable to assessment | $ 28,258 30 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 25,498 80 |
| Amount of premium notes received during the year 1900 | 12,716 05 |

## McGILLIVRAY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WEST M'GILLIVRAY.

*Commenced business, 2nd May*, 1877.

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Names and addresses of the Directors and Officers for the year 1901 :

*Directors :*

Wm. L. Corbett, Brinsley, Ont.
Marshal Miller, Mooresville, Ont.
Alexander W. Smith, Maple Lodge, Ont
Ninian Grieve, Moray, Ont.
John D. Drummond, Ailsa Craig, Ont.
George Saunders, West McGillivray, Ont.
William H. Taylor, M P.P., McInnes, Ont.
John Potter. Lieury, Ont.

*Officers :*

William L. Corbett, President ..... Brinsley, Ont.
John D. Drummond, Vice-President ..... Ailsa Craig, Ont.
William Fraser, Secretary-Treasurer ..... West McGillivray, Ont.

Unassessed premium note capital, $9,001,88.

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS

| | | | |
|---|---|---|---|
| Amount of cash at head office | | $189 54 | |
| " " on deposit at Bank of Commerce, Parkhill | | 615 29 | |
| | | | $ 804 83 |
| " unpaid assessments levied during years prior to 1900 (not extended) | | $27 00 | |
| " notes or bills less than one year overdue | | | 47 00 |
| " premium notes in force after deducting all payments thereon and assessments levied | | | 9,001 88 |
| Total assets | | | $9,853 71 |

LIABILITIES.—None.

RECEIPTS.

| | | | |
|---|---|---|---|
| Cash at head office as per last statement (not extended) | | $349 19 | |
| " received as fixed payments of 1900 | | | $1,070 80 |
| " " assessments of 1900 | | | 155 80 |
| " " " prior years | | | 67 05 |
| " " interest | | | 12 52 |
| Total receipts | | | $1 306 17 |

### Expenditure.

| | |
|---|---|
| *Expenses of Management*: | |
| Amount paid for statutory assessment and license | $ 10 33 |
| " salary, auditors' and directors' fees | 99 00 |
| " postage, telegrams, etc | 5 00 |
| " commission | 81 70 |
| Total expenses of management | $196 03 |
| *Miscellaneous Payments*: | |
| Cash paid for losses which occurred during 1900 | 641 35 |
| " rebate | 13 15 |
| Total expenditure | $850 53 |

### Currency of Risks

*Amount covered by policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Mutual | $399,975 |

### Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 408 | $444,915 |
| Policies new and renewed during 1900 | 165 | 186 300 |
| Gross number during 1900 | 573 | $631,215 |
| Less expired or cancelled in 1900 | 214 | 231,240 |
| Net risks in force on mutual system 31st December, 1900 | 359 | $399,975 |

### Classification of Risks:

Farm and non-hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Three year risks. |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $14,282 07 |
| Amount of all premium notes after deducting all payments thereon and assessments levied | 9 001 88 |
| Amount of premium notes received during the year, 1900 | 5,589 00 |

## TOWNSHIP OF CLINTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BEAMSVILLE.

*Commenced business 22nd August*, 1898.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

James H. Walker, Beamsville, Ont.
I. Jarvis, Beamsville, Ont.
D. Van Duzer, Grimsby, Ont.
Adelbert Jamieson, Boyle, Ont.
G. W. Tinlin, Beamsville, Ont.
C. M. Honsberger, Jordan Station, Ont.

*Officers* :

James H. Walker, President ..... Beamsville, Ont.
Adelbert Jamieson, Vice-President ..... Boyle, Ont.
Levi Moyer, Secretary-Treasurer ..... Beamsville, Ont.

Unassessed premium note capital, $15,843.96

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

### ASSETS.

| | |
|---|---|
| Actual cash on hand at head office | $ 132 44 |
| Amount of premium notes in force, after deducting all payments thereon and assessments levied | 15,843 96 |
| Amount unpaid of fixed payments of 1900 | 8 40 |
| Total assets | $15,984 80 |

### LIABILITIES.

| | |
|---|---|
| Amount of borrowed money | $450 00 |
| " interest accrued | 18 00 |
| " due salary | 80 00 |
| Liabilities | $548 00 |

### RECEIPTS

| | | |
|---|---|---|
| Cash on hand as per last statement (not extended) | $40 52 | |
| Cash received as fixed payments due in 1900 | | $862 92 |
| " fee, assignment | | 3 00 |
| Total receipts | | $865 92 |

### Expenditure.

*Expenses of Management*:

| | |
|---|---|
| Cash paid for law costs | $ 3 20 |
| " interest | 34 00 |
| " statutory assessment and license fee | 8 98 |
| " salaries, directors' and auditors' fees | 114 50 |
| " fuel, light and rents | 11 00 |
| " printing and advertising | 29 50 |
| " postage, express and stationery | 27 32 |
| " other expenses | 5 00 |
| Total expenses of management | $233 50 |

*Miscellaneous Payments*:

| | |
|---|---|
| Cash paid for losses which occurred in 1900 | $378 61 |
| " in repayment of loans | 150 00 |
| " for rebate | 11 89 |
| Total expenditure | $774 00 |

### Currency of Risks

*Amount covered by policies in force 31st December, 1900*

| | Three years. |
|---|---|
| Mutual | $482,870 |

### Movement in Risks.

*Mutual System*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 239 | $327,946 |
| Policies taken during 1900 | 147 | 184,415 |
| Policies in force at any time during 1900 | 386 | $512,361 |
| Policies expired and cancelled during 1900 | 27 | 29,491 |
| Net risks in force 31st December, 1900 | 359 | $482 870 |

### Classification of Risks:

Farm and non-hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $17,265 85 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 15,843 96 |
| Amount of premium notes received during the year | 6,606 36 |

## ALGOMA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SAULT STE MARIE, ONT.

*Commenced business 23rd June*, 1899.

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Names and addresses of the Directors and Officers for the year 1901:

*Directors*:

Thomas Nott, McLennan, Ont.
Jno. L McDonald, McLennan, Ont.
Wm. Vincer, Mindemoya, Ont.
Robert Tilson, Tehkummah, Ont.
Alex. Findlay, Echo River, Ont.
John A. Moore, Sault Ste. Marie, Ont.
Edwin Battye, Gore Bay, Ont.
Jno. Tait, Iron Bridge, Ont.
Wm. Beattie, Manitowaning, Ont.
W. L Guest, Walford, Ont.
Chas Young, Richard's Landing, Ont.
H. N. Young, Sault Ste. Marie, Ont.

*Officers*:

Thomas Nott, President ..... McLennan, Ont.
Edwin Battye, Vice-President ..... Gore Bay, Ont.
H. N. Young, Secretary Treasurer ..... Sault Ste. Marie, Ont.

Unassessed premium note capital, $7,577.48.

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

### ASSETS.

| | | |
|---|---|---|
| Cash on hand, head office | | $ 5 15 |
| " deposit in Bank of Commerce, Sault Ste Marie, Ont | | 1,227 99 |
| " in agents' hands | | 4 50 |
| Amount unpaid of fixed payments due in 1900 | | 161 18 |
| " " " " prior years | | 33 94 |
| " of premium notes in force after deducting all payments thereon and assessments levied | | 7,577 48 |
| Total assets | | $ 9,010 24 |

### LIABILITIES.

| | |
|---|---|
| Amount of supposed loss | $ 830 00 |
| " outstanding cheques | 100 53 |
| Total | $ 930 53 |

### RECEIPTS.

| | | |
|---|---|---|
| Cash on hand as per last statement (not extended) | $593 28 | |
| " received by Company as membership fees | | $ 224 50 |
| " " fixed payments due in 1900 | | 1,038 82 |
| " " " " prior years | | 371 82 |
| " " for interest | | 11 26 |
| " " transfer fees | | 2 00 |
| Total receipts | | $ 1,648 40 |

## Expenditure.

| | |
|---|---|
| *Expenses of Management*: | |
| Cash paid for agents' commission | $ 399 30 |
| " salaries, directors' and auditors' fees | 250 00 |
| " statutory assessment and license fee | 7 19 |
| " travelling expenses | 99 94 |
| " printing, stationery and advertising | 39 53 |
| " postage | 24 61 |
| " other expenses | 14 50 |
| Total expenses of management | $ 835 07 |
| *Miscellaneous payments*: | |
| Cash paid for losses which occurred in 1900 | 194 50 |
| " rebate | 15 00 |
| " safe | 60 00 |
| Total expenditure | $ 1 104 57 |

## Currency of Risks.

| | One year. | Three Years. | Total. |
|---|---|---|---|
| Amount covered by policies in force 31st December, 1900. | $600 | $336,838 | $337,438 |

## Movement in Risks.

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 281 | $ 180,332 |
| " taken during 1900 | 271 | 162,156 |
| Total number and amount in force 31st December, 1900 | 552 | $ 342,488 |
| Deduct expired and cancelled in 1900 | 6 | 5 050 |
| Net risks in force 31st December, 1900 | 546 | $337,438 |

## Classification of Risks.

Farm and non-hazardous.

## Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Total. |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $ 10,091 54 |
| Residue of premium notes after deducting all payments thereon and assessments levied | 7,577 48 |
| Amount of premium notes taken during 1900 | 4,852 68 |

## DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHELBURNE.

*Commenced business 1st June*, 1895.

Names and address of the Directors and Officers for the year 1901.

*Directors*:

William Dynes, Granger, Ont.
John Johnston, Laurel, Ont.
Henry Graham, Whitfield, Ont.
Duncan McVanel, Shelburne, Ont.
Thomas Sime, Grand Valley, Ont.
James Semple, Grand Valley, Ont.
Vickers Bates, Horning's Mills, Ont.
John A. Best, Whitfield, Ont.
James McCue, Melancthon, Ont.
Samuel Barber, Mulmer, Ont
Robert McDonald, Grand Valley, Ont.
George Lyon, Jessopville, Ont.

*Officers*:

William Dynes, President.....Granger, Ont.
Vickers Bates, Vice-President.....Horning's Mills, Ont.
James Brown, Secretary-Treasurer.....Melancthon, Ont.

Unassessed premium note capital, $40,993.76.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash on hand at head office | $246 62 | |
| " in Union Bank, Shelburne | 2 500 00 | |
| | | $2,746 62 |
| " in agents' hands | | 202 61 |
| Amount of premium notes in force after deducting all payments thereon and assessments levied | | 40,993 76 |
| Total assets | | $43,942 99 |

LIABILITIES — None.

RECEIPTS.

| | | |
|---|---|---|
| Cash in bank 31st December, 1899 (not extended) | $2 547 85 | |
| Cash received as fixed payments of 1900 | | $2,520 15 |
| " " prior years | | 30 55 |
| " transfer fee, etc | | 4 50 |
| " interest | | 62 86 |
| " agents' balances, 1899 | | 110 44 |
| Total receipts | | $2,728 50 |

EXPENDITURE

*Expenses of Management*:

| | |
|---|---|
| Amount paid for investigation of claims | $ 29 21 |
| " travelling expenses | 21 73 |
| " commission to agents | 120 00 |
| " rent | 12 00 |
| " statutory assessment and license fee | 17 81 |
| " printing, stationery and advertising | 53 00 |
| " salaries, directors' and auditors' fees | 278 00 |
| " postage, telegrams and express | 33 60 |
| Total expenses of management | $565 35 |

*Miscellaneous* :

| | |
|---|---|
| Amount paid for losses which occurred during 1900 | $1,929 38 |
| " rebate | 35 00 |
| Total expenditure | $2 529 73 |

CURRENCY OF RISKS.

*Amount covered by policies in force 31st December*, 1900

| | Three years. |
|---|---|
| Mutual | $1,291,700 |

MOVEMENT IN RISKS

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 926 | $1,076,400 |
| Policies new and renewed during 1900 | 480 | 548,875 |
| Gross number and amount during 1900 | 1,406 | $1,625,275 |
| Less expired and cancelled in 1900 | 228 | 333,575 |
| Net risks in force on mutual system 31st December, 1900 | 1,178 | $1,291 700 |

CLASSIFICATION OF RISKS :

**Farm and non-hazardous.**

PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December*, 1900.

| | Three year risks. |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $46,996 85 |
| Amount of all premium notes after deducting all payments thereon and assessments levied | 40,993 76 |
| Amount of premium notes received during the year 1900 | 18,957 00 |

## SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ELFRIDA.

*Commenced business 30th July*, 1880.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

| | | | |
|---|---|---|---|
| A. D. Lee, Stony Creek, | Ont. | Wm. Martin, Binbrook, | Ont. |
| F. Truesdale, Elfrida, | " | S. Fletcher, Hannon, | " |
| E Horning, Hannon, | " | Jos. Stewart, Grimsby, | " |
| A. Blaxill, Abington, | " | F. Ecker, North Glanford, | " |
| P. Almas, Ryckman's, | " | | |

*Officers* :

A. D. Lee, President ..... Stony Creek, Ont.
Wm. Martin, Vice-President ..... Binbrook, Ont.
Robert Fletcher, Secretary-Treasurer ..... Stony Creek.

Unassessed premium note capital, $65 380.37.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash value of real estate | | $ 400 00 |
| Actual cash in Traders' Bank, Hamilton | | 3,731 40 |
| Amount unpaid of assessments levied during 1900 | | 311 93 |
| " " " prior to 1900 (not extended) | $180 57 | |
| Amount of premium notes in force, after deducting all payments thereon and assessments levied | | 65,380 37 |
| Total assets | | $69 823 70 |

LIABILITIES.—None

RECEIPTS

| | | |
|---|---|---|
| Cash at head office (not extended) | $4,794 67 | |
| Cash received for assessments which were levied in 1900 | | $ 2,602 31 |
| " " " before 1900 | | 177 70 |
| " interest | | 65 59 |
| " transfer fees, etc | | 10 36 |
| Total receipts | | $2,855 96 |

EXPENDITURE

*Expenses of Management* :

| | |
|---|---|
| Amount paid for fuel and light | $ 3 00 |
| " rent and taxes | 3 66 |
| " law costs | 5 52 |
| " investigation of claims | 18 50 |
| " statutory assessment and license fee | 22 96 |
| " printing, stationery and advertising | 77 10 |
| " salaries and directors' and auditors' fees | 335 00 |
| " postage, etc | 11 49 |
| " other expenses | 22 75 |
| Total expenses of management | $ 499 98 |

*Miscellaneous Payments* :

| | |
|---|---|
| Cash paid for losses which occurred during 1900 | 3 419 25 |
| Total expenditure | $3,919 23 |

### Currency of Risks

*Amount covered by policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Mutual | $ 1,611,329 |

### Movement in Risks:

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 1112 | $ 1,491,792 |
| Policies new and renewed during 1900 | 449 | 593,630 |
| Gross number during 1900 | 1561 | $2,085,422 |
| Less expired and cancelled in 1900 | .... | ..... |
| Net risks in force at 31st December, 1900 | 1183 | $1,611,329 |

### Classification of Risks:

Farm and non-hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Three year risk |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $72,375 32 |
| Amount of all premium notes after deducting all payments thereon and assessments levied | 65,380 37 |
| Amount of premium notes received during the year 1900 | 26,066 50 |

## GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 4, CONCESSION 5, TOWNSHIP OF NORMANDY.

*Commenced business 16th March*, 1878.

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Names and addresses of the Directors and Officers for the year 1901 :

*Directors :*

Adam Keller, Ayton, Ont
Conrad Fisher, Ayton, Ont.
Frederick Leismer, Moltke, Ont.
James Vessie, Varney, Ont.
Philip S. Schaus, Clifford, Ont.
Engelbert Widmeyer, Neustadt, Ont.
Henry Mess, Ayton, Ont
John Preiss. Clifford, Ont.
Andrew Schunk, Ayton, Ont.

*Officers.*

Adam Keller, President..... Ayton, Ont.
Philip S Schaus, Vice-President..... Clifford, Ont.
George Hopf, Secretary-Treasurer..... Moltke, Ont.

Unassessed premium note capital, 78,313.11

---

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900

ASSETS.

| | | |
|---|---|---|
| Actual cash on hand at head office | $70 04 | |
| " " in Merchants Bank, Walkerton | 1,031 60 | |
| | | $1,101 64 |
| Amount unpaid of fixed payments of 1900 | | 14 95 |
| " " assessments of 1900 | | 46 85 |
| " of premium notes in force, after deducting all payments thereon and assessments levied | | 78,313 11 |
| Total assets | | $79 476 55 |

LIABILITIES —None.

RECEIPTS.

| | | |
|---|---|---|
| Cash at head office and in bank, per last statement (not extended) | $1,574 28 | |
| Cash received for fixed payments of 1900 | | $852 78 |
| " " prior years | | 14 35 |
| " assessments levied in 1900 | | 2,501 43 |
| " " years prior to 1900 | | 74 90 |
| " transfer fees, etc | | 12 80 |
| " interest, etc | | 32 60 |
| Total receipts | | $3,488 86 |

### Expenditure.

*Expenses of Management* :

| | |
|---|---|
| Amount paid for statutory assessment and license | $29 57 |
| " printing, stationery and advertising | 25 35 |
| " salaries, directors' and auditors' fees | 238 00 |
| " travelling expenses | 2 00 |
| " postage, telegrams and express | 33 83 |
| " investigation and adjustment of claims | 34 00 |
| Total expenses of management | $362 75 |
| Amount paid for losses which occurred during 1900 | 3,595 50 |
| " rebate | 3 25 |
| Total expenditure | $3,961 50 |

### Currency of Risks.

*Amount covered by policies in force 31st December*, 1900.

| | One year or less. | Two years. | Three years. | Four years. | Total. |
|---|---|---|---|---|---|
| Mutual | $875 | $5,525 | $26,955 | $2,048,707 | $2,082,062 |

### Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 1416 | $2,028 882 |
| " new and renewed during 1900 | 445 | 669,475 |
| Gross number during 1900 | 1861 | $2,698,357 |
| Less expired and cancelled in 1900 | 436 | 616,295 |
| Net risks in force on mutual system 31st December, 1900 | 1425 | $2,082,062 |

### Classification of Risks :

**Farm and non-hazardous.**

### Premium Notes or Undertakings

*On policies in force 31st December*, 1900.

| | One year risks. | Two year risks. | Three year risks. | Four year risks. | Total. |
|---|---|---|---|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment.. | $36 25 | $133 10 | $832 40 | $85,836 80 | $86,838 55 |
| Amount of all premium notes, after deducting all payments theron and assessment levied. | 35 15 | 127 70 | 785 45 | 77,364 81 | 78,313 11 |
| Amount of premium notes received during the year 1900. | 36 25 | 78 00 | 212 50 | 27,425 50 | 27,752 25 |

## FORMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FORMOSA.

*Commenced business 22nd, May,* 1880.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

Andrew Waechter, Walkerton, Ont.
Jos. Borho, Formosa Ont.
J. M. Fischer, Formosa, Ont.
A. Rankin, Paisley, Ont.
Wm. Dickinson, Mildmay, Ont.
Jas. Ritchie, Belmore, Ont.
And. Schnurr, Formosa, Ont.
M. McNab, Chepstow, Ont.
B. Oberle, Carlsruhe, Ont.
L. Kramer, Formosa, Ont.
V. Rettinger, Formosa, Ont.
E. Siegner, Mildmay, Ont.
I. Kieffer, Belmore, Ont.
P. Kuntz, Formosa.
H. Heimbuch, Dunkeld, Ont

*Officers* :

Andrew Waechter, President ..... Walkerton, Ont.
B. Oberle, Vice-President ..... Carlsruhe, Ont.
Julius Noll, Manager-Secretary ..... Formosa, Ont.
E. G. Kuntz, Treasurer ..... Formosa, Ont.

Unassessed premium note capital, $113,094.54.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | | |
|---|---|---|---|
| Amount of cash on hand at head office, 31st December, 1900 | | $ 30 71 | |
| " on deposit to Company's credit, 31st December, 1900, Merchants' Bank, Walkerton | | 1,663 40 | |
| | | | $ 1,694 11 |
| " of premium notes in force after deducting all payments thereon and assessments levied, 1900 | | | 113,094 54 |
| " unpaid assessments of 1900 | | | 140 41 |
| " prior years, (not extended) | | $47.74 | |
| Total assets | | | $114,929 06 |

LIABILITIES.—None.

RECEIPTS.

| | | |
|---|---|---|
| Cash on hand 31st December, 1899 (not extended) | $1,839.07 | |
| Cash received as fixed payments of 1900 | | $1,814 90 |
| " for assessments levied in 1900 | | 2,899 67 |
| " " " prior to 1900 | | 178 03 |
| " for interest | | 47 32 |
| Total receipts | | $4,939 92 |

## Expenditure

*Expenses of Management* :

| | |
|---|---|
| Amount paid for commission to agents | $350 22 |
| " statutory assessment and license | 41 20 |
| " salaries, directors' and auditors' fees | 510 56 |
| " postage, telegrams and express | 82 81 |
| " printing and stationery | 60 25 |
| " investigation of claims | 30 45 |
| " rent and taxes | 4 00 |
| Total expenses of management | $1,079 49 |
| Amount paid for losses which occurred in 1900 | 3 978 92 |
| " rebate | 26 47 |
| Total expenditure | 5,084 88 |

## Currency of Risks.

*Amount of policies in force 31st December*, 1900.

| | Three years. |
|---|---|
| Mutual | $3,564,237 00 |

## Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 2487 | $2,989,574 |
| Policies new and renewed during 1900 | 1041 | 1,288,740 |
| Gross number during 1900 | 3528 | 4,278,314 |
| Less expired and cancelled in 1900 | 658 | 714,077 |
| Net risks in force on mutual system 31st December, 1900 | 2870 | 3,564 237 |

## Classification of Risks :

Farm and non-hazardous

## Premium Notes or Undertakings

*On policies in force 31st December*, 1900.

| | Three year risks. |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $125,156 00 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 113,094 54 |
| Amount of premium notes received during the year 1900 | 45,078 00 |

## HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GORRIE.

*Commenced business* 10*th July*, 1873.

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Names and addresses of the Directors and Officers for the year 1901.

*Directors*:

J. R. Miller, Jamestown, Ont. — Edward Bryans, Jamestown, Ont.
Robert Scott, Fulton Mills, " — William McKercher, Wroxter, "
James Edgar, Gorrie, " — James Wylie, Glenfarrow, "

*Officers*:

J. R. Miller, President ..... Jamestown, Ont.
Edward Bryans, Vice-President ..... " "
W. S. McKercher, Secretary-Treasurer ..... Wroxeter, "

Unassessed premium note capital, $209,234.35.

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash on hand head office | $ 20 29 | |
| Cash in Standard Bank, Harriston | 8 571 24 | |
| | | $8,591 53 |
| Amount unpaid of fixed payments of 1900 | | 484 96 |
| " " " of prior years (not extended) | 204 56 | |
| " of assessment levied " " | 60 75 | |
| Amount of premium notes in force after deducting all payments thereon and assessments levied | | 209,234 35 |
| Office furniture and safes (not extended) | $200 00 | |
| Total assets | | $218,310 84 |

LIABILITIES —None.

RECEIPTS.

| | | |
|---|---|---|
| Cash at head office per last statement (not extended) | $5,752 72 | |
| Cash received as fixed payments of 1900 | | $8,959 69 |
| " " " prior years | | 420 49 |
| " for assessments levied years prior to 1900 | | 4 80 |
| " premiums retained, etc | | 23 80 |
| " interest | | 186 05 |
| Total receipts | | $9,594 83 |

## Expenditure.

*Expenses of Management*:

| | | |
|---|---|---|
| Amount paid to agents for commission | | $455 00 |
| " for investigation and adjustment of claims | | 71 20 |
| " statutory assessment and license | | 57 34 |
| " printing, stationery and advertising | | 134 33 |
| " salaries, directors' and auditors' fees | | 908 90 |
| " postage, telegrams and express | | 70 16 |
| " rent | | 62 00 |
| " travelling expenses | | 28 00 |
| " calendars and books | | 31 00 |
| " grant patriotic fund etc | | 55 00 |
| Expenses of management | | $1,872 93 |
| *Miscellaneons Payments*: | | |
| Cash paid for losses which occurred before 1900 | $220 55 | |
| " " " during 1900 | 3,781 25 | |
| | | 4,001 80 |
| " returned premiums | | 281 29 |
| Total expenditure | | $6,156 02 |

## Currency of Risks.

*Amount covered by policies in force 31st December.* 1900.

| | |
|---|---|
| Mutual | $4,607,340 00 |

## Movement of Risks

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 2955 | $4,323,135 00 |
| " new and renewed during 1900 | 949 | 1,351,965 00 |
| Gross number during 1900 | 3904 | $5 675,100 00 |
| Less expired and cancelled during 1900 | 751 | 1,067,760 00 |
| Net risks in force on mutual system 31st December, 1900 | 3153 | $4.607,340 00 |

## Classification of Risks:

Farm and non-hazardous.

## Premium Notes or Undertakings

*On policies in force 31st December*, 1900.

| | Four years. |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $230,367 00 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 209 234 35 |
| Amount of premium notes received during the year 1900 | 67.598 25 |

## AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STELLA.

*Commenced business 23rd July*, 1894.

---

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

A. W. Hitchins, Emerald, Ont.
Wm. H. Preston, Stella, Ont.
D. T. Finley, Stella, Ont.
T. J. Polley, Stella, Ont.
W. A. Hitchins, Emerald.
Wm. Allen, Stella, Ont.
Samuel Girvin, Stella, Ont.
Henry Filson, Stella, Ont.
R. A. Fowler, Emerald, Ont.

*Officers* :

A. W. Hitchins, President.....Emerald, Ont.
Wm. Allen, Vice-President.....Stella, Ont.
T. J. Polley, Secretary-Treasurer.....Stella, Ont.

Unassessed premium note capital, $3,741 98.

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash on hand at head office | $87 47 | |
| " in Bank of Montreal, Kingston | 1,290 53 | |
| | | $1,378 00 |
| Amount of premium notes in force after deducting all payments thereon and assessments levied | | 3,741 98 |
| Amount of short date notes | | 8 25 |
| Total assets | | $5,128 23 |

LIABILITIES.

| | |
|---|---|
| Amount of supposed loss | $55 00 |
| Total liabilities | $55 00 |

RECEIPTS.

| | | |
|---|---|---|
| Cash on hand 31st December, 1899 (not extended) | $1,236 69 | |
| Cash received as fixed payments of 1900 | | $790 23 |
| " for interest | | 40 07 |
| Total receipts | | $830 30 |

### Expenditure.

| | |
|---|---|
| Cash paid for commission to agents | $144 69 |
| " law costs | 25 |
| " fuel and light | 4 00 |
| " statutory assessment and license fee | 6 86 |
| " travelling expenses | 1 00 |
| " salaries, directors' fees, etc | 54 00 |
| " printing, stationery, etc | 1 80 |
| " postage | 2 10 |
| Total expenses of management | $214 70 |
| *Miscellaneous*: | |
| Cash paid for losses which occurred in 1900 | 429 84 |
| " rebate | 95 |
| " safe and cartage, etc | 43 50 |
| Total expenditure | $688 99 |

### Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Mutual | $167,490 |

### Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 114 | $153,395 |
| Policies new and renewed during 1900 | 75 | 97,535 |
| Gross number during 1900 | 189 | $250 930 |
| Less expired or cancelled in 1900 | 60 | 83,440 |
| Net risks in force on mutual system 31st December, 1900 | 129 | $167,490 |

### Classification of Risks:

Farm and non-hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Three year risks. |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $4,976 60 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 3,741 98 |
| Amount of premium notes received during the year 1900 | 2,908 05 |

## NORTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

*Commenced business 1st August*, 1847.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

Geo. F. Lackner, Hawksville, Ont.
Val. Otterbein, Heidelburg, Ont.
J. C. Hallman, New Dundee, Ont.
Jacob Wahl, Petersburg, Ont.
Joseph B. Hagey, Preston, Ont.
Josiah Hallman, Washington, Ont.
Jno. H. Campbell, Crosshill, Ont.
S. B. Heist, Berlin, Ont.
Levi Stauffer, Waterloo, Ont.
Jacob R. Umbach, Elmira, Ont.
Isaac Hilborn, Elmira, Ont.

*Officers* :

George F. Lackner, President ..... Hawksville, Ont.
Josiah Hallman, Vice-President ..... Washington, Ont.
Levi Stauffer, Manager ..... Waterloo, Ont.

Unassessed premium note capital, $213,013.37.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash on hand at head office | $ 6 27 | |
| " in Molson's Bank, Waterloo | 11,068 99 | |
| | | $ 11,075 26 |
| Amount unpaid of assessments levied during 1900 | | 650 10 |
| " " " " in prior years (not extended) | $75.90 | |
| " of premium notes in force, after deducting all payments thereon and assessments levied | | 213,013 37 |
| Total assets | | $ 224,738 73 |

LIABILITIES—None.

RECEIPTS.

| | | |
|---|---|---|
| Cash at head office as per last statement (not extended) | $8,991 68 | |
| Cash received for assessments levied in 1900 | | $ 6,090 72 |
| " " " years prior to 1900 | | 579 30 |
| " " interest | | 200 82 |
| " paid out of Court | | 200 73 |
| Total receipts | | $ 7,071 57 |

### Expenditure.

| | | |
|---|---|---|
| *Expenses of Management*: | | |
| Amount paid for law costs | | $ 703 07 |
| " rent and taxes | | 75 83 |
| " investigation and adjustment of claims | | 41 20 |
| " statutory assessment and license fee | | 58 87 |
| " printing, stationery and advertising | | 50 20 |
| " salaries, directors' and auditors' fees | | 761 80 |
| " postage, telegrams and express | | 68 93 |
| " fuel and light | | 2 75 |
| " other expenses | | 255 03 |
| Expenses of management | | $ 2,017 68 |
| *Miscellaneous Payments*: | | |
| Cash paid for losses which occurred during 1900 | $ 154.00 | |
| " " " prior to 1900 | 2,816.31 | |
| | | 2,970 31 |
| Total expenditure | | $ 4 987 99 |

### Currency of Risks.

*Amount covered by policies in force 31st December.* 1900.

| | Four years. |
|---|---|
| Mutual | $4,494,685 |

### Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 2,417 | $4 449,400 |
| Policies new and renewed during 1900 | 591 | 1,160,760 |
| Gross number during 1900 | 3,008 | $5 610,160 |
| Less expired and cancelled in 1900 | 626 | 1,115,475 |
| Net risks in force 31st December, 1900 | 2,382 | $4,494.685 |

### Classification of Risks:

Farm and non-hazardous.

### Premium Notes or Undertakings

*On Policies in force 31st December*, 1900.

| | Four years. |
|---|---|
| Amount of face of all premium notes held by the Company and legally liable to assessment | $227,766 00 |
| Amount of all premium notes after deducting all payments thereon and assessments levied | 213,013 37 |
| Amount of premium notes received during the year 1900 | 58,689 00 |

## SOUTH EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TAVISTOCK

*Commenced business 28th December*, 1871.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

Werner Youngblut, Tavistock, Ont.
Werner Mogk, Tavistock, Ont
John McKay, Tavistock, Ont.
J. A. Fraser, Shakespear, Ont.
John Cook, Jr., Amulree, Ont.
Leonard Schaefer, Tavistock, Ont.
Conrad Wilkes, Tavistock, Ont.
Ewd. Caister, Tavistock, Ont.
John Paff, Stratford, Ont.

*Officers* :

Werner Youngblut, President ..... Tavistock, Ont.
Leonard Schaefer, Vice-President ..... Tavistock, Ont.
W. S. Russell, Secretary-Treasurer ..... Tavistock, Ont.

Unassessed premium note capital, $120,509.73.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash on hand, head office | $ 5 69 | |
| Cash in Western Bank, Tavistock | 648 47 | |
| | | $ 654 16 |
| Amount of premium notes in force, after deducting all payments thereon and assessments levied | | 120,509 73 |
| Amount unpaid of assessments of 1900 | | 240 26 |
| Total assets | | $121,404 15 |

LIABILITIES.

| | |
|---|---|
| Amount of adjusted losses | $1,000 00 |
| Total | $1 000 00 |

RECEIPTS

| | |
|---|---|
| Cash at head office and in bank, as at last statement (not extended) | $187 85 |
| Cash received for assessments levied during 1900 | $3,738 85 |
| " " " prior to 1900 | 124 83 |
| " borrowed money | 2,100 00 |
| Total receipts | $5,963 68 |

### Expenditure

*Expenses of Management*:

| | |
|---|---|
| Amount paid for interest | $33 52 |
| " salaries, directors' and auditors' fees | 283 00 |
| " statutory assessment and license fee | 40 34 |
| " printing, stationery and advertising | 103 90 |
| " postage, telegrams and express | 21 18 |
| " travelling expenses | 14 00 |
| " investigation of claims | 36 70 |
| " rent | 7 50 |
| " other expenses | 5 00 |
| Expenses of management | $545 14 |
| *Miscellaneous Payments*: | |
| Cash paid for losses which occurred during 1900 | 2,850 60 |
| " rebate | 1 63 |
| " in repayment of loans | 2,100 00 |
| Total expenditure | $5,497 37 |

### Currency of Risks:

*Amount covered by policies in force 31st December, 1900.*

| | Four years. |
|---|---|
| Mutual | $2,641,140 |

### Movement in Risks

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 1,277 | $2,919,290 |
| " new and renewed during 1900 | 328 | 812,600 |
| Gross number during 1900 | 1,675 | $3,731,890 |
| Less expired and cancelled in 1900 | 384 | 1,090,750 |
| Net risks in force on mutual system, 31st December, 1900 | 1,291 | $2,641,140 |

### Classification of Risks:

Farm and non-hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Four year risks. |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $132,057 00 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 120,509073 |
| Amount of premium notes received during the year 1900 | 40,630 00 |

## PEEL AND MARYBOROUGH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DRAYTON.

*Commenced business 15th July*, 1897.

---

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

| | | | |
|---|---|---|---|
| H. O. Gillrie, Bosworth, | Ont. | Wm. Christian, Stirton, | Ont. |
| James Duncan, Drayton, | " | Isaac McIsaac, Drayton, | " |
| W. T. Whale, Goldstone, | " | Thomas Towriss, Riverbank, | " |
| Joseph Wallace, Stirton, | " | W. H Mallett, Teviotdale, | " |
| R Fotheringham, Rothsay, | " | Fred Wetzel, Moorefield, | " |
| Robt. McArthur, Moorefield, | " | Thos. H. Walker, Moorefield, | " |

*Officers*:

H. O. Gillrie, President ..... Bosworth, Ont.
Wm. Christian, Vice-President ..... Stirton, Ont.
James McEwing, Secretary-Treasurer ..... Drayton, Ont.

Unassessed premium note capital, $69,245.75.

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash on hand at head office | $ 94 30 | |
| Cash in Traders' Bank, Drayton | 6,725 75 | |
| | | $ 6,820 05 |
| Cash in agents' hands | | 40 00 |
| Amount unpaid of fixed payments of 1900 | | 525 10 |
| " " due prior to 1900 (not extended) | $30 03 | |
| " of premium notes in force, after deducting all payments thereon and assessments levied | | 69,245 75 |
| Total assets | | $76,630 90 |

LIABILITIES.—None.

RECEIPTS.

| | | |
|---|---|---|
| Cash on hand and in Traders' Bank as per last statement (not extended) | $6,473 01 | |
| Cash received as fixed payments of 1900 | | $ 3 414 18 |
| " " prior years | | 517 63 |
| " for interest | | 198 70 |
| " agents' balances | | 50 00 |
| Total receipts | | $4,180 51 |

## Expenditure.

*Expenses of Management:*

| | |
|---|---|
| Amount paid for agents' commission | $ 358 00 |
| " statutory assessments and license fee | 25 76 |
| " printing and advertising | 30 35 |
| " salaries, directors' and auditors' fees | 335 50 |
| " investigation and adjustment of claims | 47 00 |
| " travelling expenses | 10 50 |
| " postage, stationery and telegrams | 45 22 |
| " other expenses | 29 00 |
| Total expenses of management | $881 33 |

*Miscellaneous Payments:*

| | |
|---|---|
| Cash paid for losses which occurred during 1900 | $ 2,771 50 |
| " rebate, abatements and returned premiums | 180 64 |
| Total expenditure | $3,833 47 |

## Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Four years. |
|---|---|
| Mutual | $ 1,954,900 |

## Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 1265 | $ 1,714 925 |
| " taken during 1900 | 397 | 532,340 |
| Gross number and amount in force during 1900 | 1662 | 2,247 265 |
| Deduct expired and cancelled in 1900 | 246 | 292.275 |
| Net risks in force 31st December, 1900 | 1416 | $1,954.990 |

## Classification of Risks:

Farm and non-hazardous.

## Premiun Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Four years. |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $ 78,395 50 |
| Amount of all premium notes after deducting all payments thereon and assessments levied | 69,245 75 |
| Amount of premium notes received during the year 1900 | 21,348 00 |

## WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DUNGANNON.

*Commenced business 13th May*, 1879.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

John Ballantyne, Kincardine, Ont.
A. Stuart, St. Helen's, Ont.
W. Stothers, Mafeking, Ont.
E. Acheson, Goderich, Ont.
F. Anderson, Belgrave, Ont.
J. Griffin, Kingsbridge, Ont.
J. Fisher, Goderich, Ont.
J. H. Kaake, Kinloss, Ont.
J. Girvin, Nile, Ont.

*Officers* :

John Ballantyne, President.....Kincardine, Ont.
F. Anderson, Vice-President.....Belgrave, Ont.
J. M. Roberts, Secretary-Treasurer.....Dungannon, Ont.

Unassessed premium note capital, $144,525 16

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900

ASSETS.

| | | |
|---|---|---|
| Actual cash on hand at head office | $ 83 76 | |
| " in Bank of Hamilton, Lucknow | 2,702 00 | |
| | | $2,785 76 |
| Amount unpaid of assessments levied during 1900 | | 812 56 |
| Amount of premium notes in force, after deducting all payments thereon and assessments levied | | 144,525 16 |
| Total assets | | $148,123 48 |

LIABILITIES.—None.

RECEIPTS

| | | |
|---|---|---|
| Cash at head office, as per last statement (not extended) | $3,512 29 | |
| Cash received for assessments levied in 1900 | | $7,202 93 |
| " " " before 1900 | | 459 14 |
| " interest | | 57 22 |
| " borrowed | | 2,000 00 |
| " transfer fees and special assessment | | 153 00 |
| Total receipts | | $9,872 29 |

## Expenditure.

*Expenses of Management*:

| | |
|---|---|
| Amount paid for interest | $36 25 |
| " statutory assessment and license | 50 92 |
| " printing, stationery and advertising | 38 29 |
| " salaries, directors' and auditors' fees | 662 00 |
| " postage, telegrams and express | 94 70 |
| " travelling expenses | 79 50 |
| " investigation of claims | 52 50 |
| " rent | 5 00 |
| " other expenses | 5 00 |
| Total expenses of management | $1 024 16 |

*Miscellaneous Payments*:

| | | |
|---|---|---|
| Cash paid for losses which occurred prior to 1900 | $19 00 | |
| " " " during 1900 | 7,517 86 | |
| | | $7,536 86 |
| " rebate | | 37 80 |
| " in repayment of loans | | 2 000 00 |
| Total expenditure | | $10,598 82 |

## Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Four Years |
|---|---|
| Mutual | $3,992,723 |

## Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 3,052 | $3,793,323 |
| " new and renewed during 1900 | 963 | 1,221,075 |
| Gross number during 1900 | 4,015 | $5 014.398 |
| Less expired and cancelled in 1900 | 868 | 1,021,675 |
| Net risks in force on mutual system, 31st December, 1900 | 3.147 | $3,992.72 |

## Classification of Risks:

Farm and non-hazardous.

## Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Four years risks. |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $159,708 92 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 144.525 16 |
| Amount of premium notes received during the year 1900 | 48,843 00 |

## NORTH BLENHEIM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, CHESTERFIELD.

*Commenced business 15th August*, 1861.

Names and addresses of the Directors and Officers for the year 1901:

*Directors*:

Thomas Lockhart, Walmer, Ont. — Abram Bean, Bright, Ont.
Wm. Kerr, New Hamburg, Ont. — Charles Brown, Haysville, Ont.
Robert Hewitt, Washington, Ont. — Thos. Shiel, Plattsville, Ont.
Hugh Ferguson, Eastwood, Ont — John Walton, Woodstock, Ont.
Job Jaques, Hickson, Ont.

*Officers*:

Thomas Lockhart, President ..... Walmer, Ont.
Abram Bean, Vice President ..... Bright, Ont.
George Middlemas, Secretary Treasurer ..... Bright, Ont.

Unassessed premium note capital, $77,451.81.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | |
|---|---|
| Amount of cash in Bank of Commerce, Woodstock | $ 17 95 |
| Amount unpaid of assessments levied in 1900 | 18 15 |
| Amount of premium notes in force, after deducting all payments thereon and assessments levied | 77,451 81 |
| Total assets | $77,487 91 |

LIABILITIES.

| | |
|---|---|
| Amount of adjusted loss | $1,438 78 |
| " resisted " | 466 70 |
| " borrowed money | 378 11 |
| Total | $2,283 59 |

RECEIPTS.

| | | |
|---|---|---|
| Cash at head office, as per last statement (not extended) | $186 35 | |
| Cash received for assessments levied in 1900 | | $2,357 60 |
| " " " years prior to 1900 | | 13 40 |
| " interest | | 30 90 |
| " borrowed money | | 378 11 |
| " other sources | | 3 00 |
| Total receipts | | $2,783 01 |

### Expenditure.

*Expenses of Management*:

| | | |
|---|---|---|
| Amount paid for law costs | | $ 2 00 |
| " investigation of claims | | 4 70 |
| " printing, stationery and advertising | | 11 00 |
| " travelling expenses | | 5 90 |
| " salaries, directors' and auditors' fees | | 158 00 |
| " rent and taxes | | 6 50 |
| " postage, telegrams and express | | 18 95 |
| " statutory assessment and license fee | | 24 34 |
| " sundries | | 73 52 |
| Total expenses of management | | $304 91 |
| Cash paid for losses which occurred prior to 1900 | $ 395 60 | |
| " " " during 1900 | 2,254 20 | |
| | | $2,649 80 |
| " rebate | | 14 65 |
| Total expenditure | | $2,969 36 |

### Currency of Risks

*Amount covered by policies in force 31st December, 1900*

| | Four Years. |
|---|---|
| Mutual | $1 632,375 |

### Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 598 | $1 597,025 |
| " new and renewed during 1900 | 166 | 414 500 |
| Gross number during 1900 | 764 | $2 011 525 |
| Less expired and cancelled in 1900 | 146 | 379 150 |
| Net risks in force on mutual system, 31st December, 1900 | 618 | $1 632,375 |

### Classification of Risks:

Farm and non-hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Four year risks. |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $81 618 75 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 77,451 81 |
| Amount of premium notes received during the year 1900 | 20 725 00 |

## DOWNIE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. PAUL'S.

*Commenced business 21st April*, 1884.

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Names and addresses of the Directors and Officers for the year 1901 :

*Directors :*

D. McIntosh, Avonbank, Ont.
C. Baird, Motherwell, Ont.
W. Suhring, Sebringville, Ont.
S. Rankin, Fairview, Ont.
J. Murray, Avonton, Ont.
H. Foley, Rostock, Ont.

*Officers :*

D. McIntosh, President ..... Avonbank, Ont.
S. Rankin, Vice-President ..... Fairview, Ont.
P. Smith, Secretary-Treasurer ..... Sebringville, Ont.

Unassessed premium note capital, $40,354.03.

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash on hand at head office ..... | $ 32 15 | |
| " in Bank of Commerce, Stratford ..... | 1,845 06 | |
| | | $1,877 21 |
| Amount unpaid of assessments of 1900 ..... | | 65 14 |
| Amount of premium note in force, after deducting all payments thereon and assessments levied ..... | | 40,354 03 |
| Total assets ..... | | $42,296 38 |

LIABILITIES —None.

RECEIPTS.

| | | |
|---|---|---|
| Cash at head office, as per last statement (not extended) ..... | $1,239.73 | |
| Cash received for assessments levied in 1900 ..... | | $1,421 55 |
| " " " prior year ..... | | 28 14 |
| " interest ..... | | 13 62 |
| Total receipts ..... | | $1,463 31 |

### Expenditure.

*Expenses of Management*:

| | |
|---|---|
| Amount paid for rent | $ 2 50 |
| " statutory assessment and license | 21 13 |
| " salaries, etc | 123 00 |
| " printing, stationery and advertising | 11 07 |
| " postage, telegrams and express, etc | 23 37 |
| " investigation of claims | 6 00 |
| " travelling expenses | 20 20 |
| " other expenses | 10 50 |
| Total expenses of management | $217 77 |
| Amount paid for losses incurred in 1900 | 608 06 |
| Total expenditure | $825 83 |

### Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Mutual | $1,433,015 |

### Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 632 | $1,332,325 |
| Policies taken during 1900 | 279 | 559,900 |
| Gross number during 1900 | 911 | $1,892 225 |
| Less expired and cancelled in 1900 | 231 | 459,210 |
| Net risks in force on mutual system 31st December, 1900 | 680 | $1,433,015 |

### Classification of Risks:

Farm and non-hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Amount of face of all premium notes held by the Company, and legally liable to assessment | $42,990 00 |
| Amount of all premium notes on policies in force 31st December, 1900, after deducting all payments thereon and assessments levied | 40,354 03 |
| Amount of premium notes received during the year 1900 | 16,797 00 |

## ERAMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROCKWOOD.

*Commenced business 9th April*, 1861.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors :*

James W. Benham, Rockwood, Ont
Arch'd Johnson, Eramosa, Ont.
Wm. Hindley, Oustic, Ont.
John Black, Rockwood, Ont.
Robert Scott, Eramosa, Ont.
F. B. Anderson, Fergus, Ont.

*Officers :*

James W. Benham, President.....Rockwood, Ont.
John Black, Vice-President.....Rockwood, Ont.
Hugh Black, Secretary-Treasurer.....Rockwood, Ont.

Unassessed premium note capital, $26,906 69.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Actual cash on hand at head office | $ 145 65 | |
| Cash on deposit to the Company's credit, not drawn against, in the Canadian Bank of Commerce, Guelph | 1,288 38 | |
| | | $ 1,434 03 |
| Amount unpaid of instalments of 1900 | | 217 00 |
| Amount of premium notes in force, after deducting all payments thereon and assessments levied | | 26,906 69 |
| Total assets | | $ 28,557 72 |

LIABILITIES —None.

RECEIPTS.

| | | |
|---|---|---|
| Cash on hand as per last statement (not extended) | $1,014 64 | |
| Cash received as fixed payments of 1900 | | $ 908 91 |
| " " " prior years | | 197 70 |
| " for interest | | 34 31 |
| Total receipts | | $ 1,140 92 |

EXPENDITURE.

*Expenses of Management :*

| | |
|---|---|
| Amount paid for law costs | $ 21 00 |
| " investigation of claims | 4 00 |
| " agents' commission | 184 50 |
| " statutory assessment and license | 13 33 |
| " printing, etc | 33 60 |
| " salaries, directors' and auditors' fees | 108 00 |
| " rent | 5 00 |
| " postage | 7 75 |
| " other expenses | 10 00 |
| Total expenses of management | $ 387 18 |
| Amount paid for losses which occurred during 1900 | 324 35 |
| Total expenditure | $ 711 53 |

### Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Mutual | $ 698,025 |

### Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 338 | $687,375 |
| Policies new and renewed during 1900 | 123 | 228,425 |
| Gross number during 1900 | 461 | $915,800 |
| Less expired and cancelled in 1900 | 121 | 217,775 |
| Net risks in force on mutual system 31st December, 1900 | 340 | $698,025 |

### Classification of Risks:

Farm and non-hazardous.

### Premium Notes and Undertakings

*On policies in force 31st December, 1900.*

| | Three year risks. |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $ 29,696 00 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 26,906 69 |
| Amount of premium notes received during 1900 | 10,776 75 |

## HALTON UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ACTON.

*Commenced business 2nd April*, 1890.

Names and addresses of the Directors and Officers for the year 1901:

*Directors*:

John Ramsey, Eden Mills, Ont.
John Warren, Acton, "
George Ellerton, Erin, "
George Castle, Milton, "
James Kirkwood, Ospringe, Ont.
Richard Graham, Ashgrove, "
Wm. Dredge, Nassagaweya, "
George Fisher, Freeman, "
Henry Cook, Streetsville, Ont.

*Officers*:

John Ramsey, President ..... Eden Mills, Ont.
James Kirkwood, Vice-President ..... Ospringe, Ont.
Colin Cameron, Secretary-Treasurer ..... Eden Mills, Ont.

Unassessed premium note capital, $94.768.49.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS

| | | |
|---|---|---|
| Cash in Traders' Bank, Guelph | | $ 589 56 |
| Amount of notes or due bills less than one year overdue | | 150 10 |
| " " " " more " "(not extended). | $11 25 | |
| " premium notes in force, after deducting all payments thereon and assessments levied | | 94,768 49 |
| " office furniture and safe (not extended) | $75 00 | |
| Total assets | | $95,508 15 |

LIABILITIES

| | |
|---|---|
| Amount of adjusted losses | $572 00 |
| " borrowed money | 700 00 |
| " due Treasurer | 150 70 |
| Total | $1,422 70 |

RECEIPTS.

| | | |
|---|---|---|
| Cash on hand 31st December, 1899 (not extended) | $4,873 13 | |
| " received as fixed payments of 1900 | | $4,735 15 |
| " " " " prior years | | 187 90 |
| " " interest | | 72 28 |
| " " borrowed | | 1,650 70 |
| Total receipts | | $6.646 03 |

### Expenditure.

| | |
|---|---|
| Amount paid for interest | $ 12 36 |
| " investigation and adjustment of claims | 27 80 |
| " statutory assessment and license fee | 39 92 |
| " postage and telegrams | 47 77 |
| " rent and taxes | 4 00 |
| " printing, stationery and advertising | 61 85 |
| " salaries, directors' and auditors' fees | 404 85 |
| " travelling expenses | 8 90 |
| " other expenses | 3 00 |
| Total expenses of management | $610 45 |

*Miscellaneous Payments*:

| | |
|---|---|
| Amount paid for losses of 1900 | $9,348 75 |
| " " rebate | 170 40 |
| " in repayment of loans | 800 00 |
| Total expenditure | $10,929 60 |

### Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Three years, |
|---|---|
| Mutual | $3,156,435 |

### Movement in Risks.

*Mutual System*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 1,930 | $2,884,525 |
| " new and renewed during 1900 | 738 | 1 108 480 |
| Gross number during 1900 | 2,668 | $3,993 005 |
| Less expired and cancelled in 1900 | 569 | 836 570 |
| Net risks in force on mutual system 31st December, 1900 | 2,099 | $3,156,435 |

### Classification of Risks:

Farm and non hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Three year risks. |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $108,915 77 |
| Amount of premium notes, after deducting all payments thereon and assessments levied | 94,768 49 |
| Amount of premium notes received during the year 1900 | 38,235 35 |

## NICHOL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FERGUS.

*Commenced business 1st May, 1860.*

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Names and addresses of the Directors and Officers for the year 1901 :

*Directors.*

William Taylor, Fergus, Ont.
William Gibson, " "
Robert Scott, Fulton's Mills, Ont.
Wilson Ransom, Fergus, Ont.
John R. Wissler, Salem, "
Wm. Fairweather, Alma, "

*Officers.*

William Taylor, President ..... Fergus, Ont.
Wilson Ransom, Vice-President ..... Fergus, Ont.
James Beattie, Secretary-Treasurer ..... Fergus, Ont.

**Unassessed premium note capital, $60,979.71.**

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash on hand at head office | $ 1 81 | |
| " in Imperial Bank, Fergus | 1,000 00 | |
| | | $1,001 81 |
| Amount unpaid of fixed payments of 1900 | | 160 69 |
| " " " in prior years (not extended) | $149 25 | |
| " of short date notes, or due bills, less than one year overdue | | 109 18 |
| " " " one year or more overdue (not extended | | |
| " of premium notes in force after deducting all payments thereon and assessments levied | $91 97 | 60,979 71 |
| Total assets | | $62 251 39 |

LIABILITIES.—None.

RECEIPTS.

| | | |
|---|---|---|
| Amount of cash on hand 31st December, 1899 (not extended) | $193 03 | |
| Cash received as fixed payments of 1900 | | $4 846 51 |
| " " prior years | | 188 03 |
| " for interest | | 27 99 |
| Total receipts | | $5 062 53 |

## Expenditure.

| | | |
|---|---|---|
| *Expenses of Management:* | | |
| Amount paid for rent and taxes | | $ 1 50 |
| " law costs | | 4 61 |
| " agents' commission | | 864 00 |
| " investigation and adjustment of claims | | 42 90 |
| " statutory assessment and license fee | | 25 65 |
| " printing, stationery and advertising | | 122 69 |
| " salaries, directors' and auditors' fees | | 652 91 |
| " postage, telegrams and express | | 31 15 |
| " travelling expenses | | 20 00 |
| " other expenses | | 2 50 |
| Expenses of management | | $1,767 91 |
| *Miscellaneous Payments:* | | |
| Cash paid for losses which occurred prior to 1900 | $25 00 | |
| " " " during 1900 | 2,351 17 | |
| | | $2,376 17 |
| " rebate | | 109 67 |
| Total expenditure | | $4 253 75 |

## Currency of Risks.

*Amount covered by Policies in force 31st December, 1900.*

| | |
|---|---|
| Mutual system | $1,865,483 |

## Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 1,312 | $1,705,153 |
| " new and renewed during 1900 | 574 | 747,480 |
| Gross number during 1900 | 1,886 | $2 452 633 |
| Less expired and cancelled in 1900 | 454 | 587 150 |
| Net risks in force 31st December, 1900 | 1,432 | $1,865,483 |

## Classification of Risks:

Farm and non-hazardous.

## Premium Notes or Undertakings

*On Policies in force 31st December, 1900.*

| | Three year risks. |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $69,397 45 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 60,979 71 |
| Amount of premium notes received during the year 1900 | 27,531 85 |

## PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRAMPTON.

*Commenced business 24th June*, 1876.

Names and addresses of the Directors and Officers for the year 1901.

*Directors* :

Wm. Porter, Humber, Ont.
James Jackson, Brampton, Ont.
R. J. McGregor, Inglewood, "
R. J. Rutherford, Campbell's Cross, Ont.
J. J. Stuart, Britannia, Ont.
N. Steen, Streetsville, Ont.
D. H. Marshall, Snelgrove Ont.
S. D. Rutherford, Cedar Mills, "
Joseph Orr, Mimico, Ont.

*Officers* :

Wm. Porter, President ..... Humber, Ont.
N. Steen, Vice-President ..... Streetsville, Ont.
Luther Cheyne, Secretary ..... Brampton, Ont.
David Kirkwood, Treasurer ..... Brampton, Ont.

Unassessed premium note capital, $144 221.15.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash in Dominion Bank, Brampton | $3,584 04 | |
| Stamps, postal notes and post office orders on hand | 314 54 | |
| | | $3,898 58 |
| Amount unpaid of fixed payments of 1900 | | 913 15 |
| Amount due in prior years (not extended) | $750 03 | |
| Amount of premium notes in force, after deducting all payments thereon, and assessments levied | | 144,221 15 |
| Amount of office furniture (not extended) | $250 | |
| Total assets | | $149,032 88 |

LIABILITIES.

| | |
|---|---|
| Amount of retained premiums | $17 40 |
| " adjusted loss | 99 50 |
| Total | $116 90 |

RECEIPTS.

| | | |
|---|---|---|
| Cash at head office as per last statement (not extended) | $8,869 04 | |
| Cash received as fixed payments of 1900 | | $11,430 90 |
| " " prior years | | 323 30 |
| " for interest | | 216 10 |
| " retained for assessments | | 17 40 |
| " carpenters' risks | | 1 00 |
| " agents' balances | | 261 66 |
| Total receipts | | $12,250 36 |

## Expenditure.

*Expenses of Management*:

| | |
|---|---|
| Amount paid for commission to agents | $418 60 |
| " investigation and adjustment of claims | 170 80 |
| " statutory assessment | 63 99 |
| " printing and advertising | 250 64 |
| " salaries, directors' and auditors' fees | 1,423 50 |
| " postage, telegrams and express | 121 90 |
| " fuel and light | 21 25 |
| " rent and taxes | 120 48 |
| " other expenses | 55 35 |
| Total expenses of management | $2 646 51 |

*Miscellaneous Payments*:

| | |
|---|---|
| Cash paid for losses which occurred during 1900 | $14,390 06 |
| " rebate | 184 25 |
| Total expenditure | $17 220 82 |

## Currency of Risks

*Amount covered by policies in force 31st December*, 1900.

| | Four Years |
|---|---|
| Mutual | $5,053 500 |

## Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 3,189 | $4,872,869 |
| Policies new and renewed during 1900 | 831 | 1,166,162 |
| Gross number during 1900 | 4 020 | $6,039 031 |
| Less expired and cancelled in 1900 | 697 | 985 531 |
| Net risks in force on mutual system 31st December, 1900 | 3.323 | $5 053 500 |

## Classification of Risks:

Farm and non-hazardous

## Premium Notes or Undertakings

*On policies in force 31st December*, 1900.

| | Four year risks. |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $173,628 46 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 144,221 15 |
| Amount of premium notes received during the year 1900 | 40,318 58 |

## THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FARQUHAR.

*Commenced business 28th June*, 1876

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

J. Essery, Exeter, Ont.
W. H. Passmore, Farquhar, Ont.
J. A. Norris, Cromarty, Ont.
J. Jackson, Mitchell, Ont.
T. Ryan, Dublin, Ont.
R. H. Bain, Fullarton, Ont.

*Officers* :

J. Essery, President ..... Exeter, Ont.
J. Jackson, Vice-President ..... Mitchell, Ont.
Thomas Cameron, Secretary-Treasurer ..... Farquhar, Ont.

Unassessed premium note capital, $84,129.82.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash on hand at head office | $679 30 | |
| " in bank, Exeter | 3,411 02 | |
| | | $4,090 32 |
| Amount unpaid of assessments levied during 1900 | | 720 34 |
| " " " " in prior years (not exten.) | $204 20 | |
| Amount of premium notes in force, after deducting all payments thereon and assessments levied | | 84,129 82 |
| Total assets | | $88 940 48 |

LIABILITIES.

| | |
|---|---|
| Amount of supposed loss | $800 00 |
| Total | $800 00 |

RECEIPTS.

| | | |
|---|---|---|
| Cash at head office, as per last statement (not extended) | $151 19 | |
| Cash received for assessments levied in 1900 | | $14,537 65 |
| " " " before 1900 | | 218 23 |
| " borrowed | | 3,200 00 |
| " interest | | 12 76 |
| Total receipts | | $17,968 64 |

## Expenditures.

*Expenses of Management*:

| | |
|---|---|
| Amount paid for rent and taxes | 25 00 |
| " law costs | 5 00 |
| " investigation of claims | 49 65 |
| " interest | 108 96 |
| " statutory assessment and license | 49 80 |
| " printing, stationery and advertising | 133 58 |
| " salaries, directors' and auditors' fees | 407 93 |
| " travelling expenses | 35 10 |
| " postage, telegrams and express | 77 70 |
| " other expenses | 4 54 |
| Expenses of management | $897 26 |

*Miscellaneous Payments*:

| | |
|---|---|
| Amount paid for losses which occurred during 1900 | $8,918 39 |
| " of loans repaid | 4,200 00 |
| " paid for rebate | 13 86 |
| Total expenditure | $14,029 51 |

## Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Four years. |
|---|---|
| Mutual | $3,655,260 |

## Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 2,215 | $3,688,280 |
| Policies new and renewed during 1900 | 677 | 1,176,795 |
| Gross number during 1900 | 2,892 | $4,865,075 |
| Less expired and cancelled in 1900 | 740 | 1,209,815 |
| Net risks in force on mutual system 31st December, 1900 | 2,152 | $3,655,260 |

## Classification of Risks:

Farm and non-hazardous.

## Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Four years. |
|---|---|
| Amount of face of all premium notes held by the Company and legally liable to assessment | $108,909 67 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 84,129 82 |
| Amount of premium notes received during the year 1900 | 34,941 81 |

## PUSLINCH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ABERFOYLE.

*Commenced business May*, 1859.

———

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

Wm. Rae, Arkell, Ont.
Edward Keenan, Guelph, Ont.
John Blake, Criff, Ont.
John Worthington, Aberfoyle, Ont.
Peter McLean, Morriston, Ont.
Joseph Little, Hespeler, Ont.
Charles Colfas, Morriston, Ont.
George H. Laird, Guelph, Ont.
John Iles, Arkell, Ont.

*Officers* :

William Rae, President ..... Arkell, Ont.
John Little, Vice-President ..... Hespeler, Ont.
James Scott, Secretary-Treasurer ..... Aberfoyle, Ont.

Unassessed premium note capital, $29,171.85.

———

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash on deposit to Company's credit in Bank of Commerce, Guelph ..... | | $777 80 |
| Amount unpaid on assessments of years prior to 1900 (not extended) | $7 74 | |
| Amount of premium notes in force, after deducting all payments thereon and assessments levied ..... | | 29,171 85 |
| Total assets ..... | | $29,949 65 |

LIABILITIES.—None.

RECEIPTS.

| | | |
|---|---|---|
| Cash at head office, and in bank, as per last statement (not extended) | $1,436.63 | |
| Cash received as fixed payments of 1900 ..... | | $337 61 |
| " assessments, years prior to 1900 ..... | | 14 27 |
| " interest ..... | | 35 02 |
| Total receipts ..... | | $386 90 |

### Expenditure.

*Expenses of Management:*

| | |
|---|---|
| Amount paid for investigation of claims | $10 00 |
| " travelling expenses | 4 55 |
| " statutory assessment and license fee | 16 34 |
| " printing, stationery and advertising | 33 05 |
| " salaries, directors' and auditors' fees | 13 00 |
| " postage, telegrams and express | 13 13 |
| " other expenses | 8 00 |
| Total expenses of management | $98 07 |
| Amount paid for losses during 1900 | 921 85 |
| " rebate | 2 41 |
| " over deposit in 1899 | 23 40 |
| Total expenditure | $1,045 73 |

### Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Mutual | $1,001,068 |

### Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 501 | $936 323 |
| Policies new and renewed during 1900 | 180 | 356,470 |
| Gross number during 1900 | 681 | 1,292 793 |
| Less expired and cancelled in 1900 | 160 | 291,725 |
| Net risks in force on mutual system, 31st December, 1900 | 521 | $1,001 068 |

### Classification of Risks:

Farm and non-hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Three year risks. |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $30,485 04 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 29,171 85 |
| Amount of premium notes received during the year 1900 | 10,694 10 |

## BANCROFT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BANCROFT.

*Commenced business 5th September*, 1896.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors:*

| | | | |
|---|---|---|---|
| Fred'k Mullett, Bancroft, | Ont. | R. Lancaster, Bronson, | Ont. |
| M. Valleau, Beechmont, | " | H. Huston, Deer Lake, | " |
| D. Carswell, Maynooth, | " | Alex. Southworth, Cheddar, | " |
| W. E. Detlor, Bronson, | " | Theo. Gould, Bancroft, | " |
| C. I. H. Jordison, Mounteagle Valley, | " | Ed. Laundry, Mounteagle Valley, | " |
| W. J. Douglas, Fort Stewart, | " | W. J. Sargent, Bancroft, | " |

*Officers:*

Fred'k Mullett, President ..... Bancroft, Ont.
R. Lancaster, Vice-President ..... Bronson, "
J. J. Jackson, Secretary-Treasurer ..... Bancroft, "

Unassessed premium note capital, $6,707.09.

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Actual cash on hand at head office | $ 71 38 | |
| " in bank at Madoc | 625 61 | |
| | | $ 696 99 |
| Amount unpaid of fixed payments of 1900 | | 184 97 |
| " " " prior years (not extended) | $142 65 | |
| " of notes less than one year overdue | | 42 75 |
| " " more than one year overdue (not extended) | $45 35 | |
| " of premium notes in force after deducting all payments thereon and assessments levied | | 6,707 09 |
| Total assets | | $7,631 80 |

LIABILITIES.—None.

RECEIPTS.

| | | |
|---|---|---|
| Cash on hand and in bank, 31st December, 1899 (not extended) | $389 39 | |
| Cash received for application fees | | $ 86 00 |
| " fixed payments of 1900 | | 756 92 |
| " interest | | 23 86 |
| " fees | | 50 |
| Total receipts | | $867 28 |

## Expenditure.

| | |
|---|---|
| *Expenses of Management:* | |
| Cash paid for commission | $106 50 |
| " law costs | 2 35 |
| " printing, stationery and advertising | 11 00 |
| " statutory assessment and license fee | 7 16 |
| " postage and express | 8 64 |
| " salaries, directors' and auditors' fees | 63 00 |
| Total expenses of management | $198 65 |
| *Miscellaneous:* | |
| Cash paid for losses which occurred in 1900 | 352 50 |
| " rebate | 9 83 |
| Total expenditure | $560 98 |

## Currency of Risks

*Amount covered by policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Mutual | $193,230 |

## Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 263 | $177,685 |
| Taken during 1900, new and renewed | 91 | 60,895 |
| Gross number during 1900 | 354 | 238,580 |
| Less expired and cancelled in 1900 | 66 | 45,350 |
| Net risks in force, 31st December, 1900 | 288 | $193,230 |

## Classification of Risks:

Farm and non-hazardous.

## Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Three year risks. |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $8,295 70 |
| Amount of all premium notes on policies in force 31st December, 1900, after deducting all payments thereon and assessments levied | 6,707 09 |
| Amount of premium notes received during the year 1900 | 2,618 30 |

## HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW GERMANY.

*Commenced business 3rd March*, 1880.

---

Names and addresses of the Directors and Officers for the year 1901 :

*Directors:*

William J. Malloy, Yatton, Ont.
Wm. R Fisk, New Germany, "
Frank Murdock, Ponsonby, "
James Fenton, Wallenstein, "
John Keleher, Weissenburg, "
J. J. Laidlaw, Guelph, Ont.
C. Heibein, West Montrose, "
John Strycker, Hespeler, "
Geo. Hahnel, Weissenberg, "

*Officers:*

William J. Malloy, President .....Yatton, Ont.
J. J. Laidlaw, Vice-President .....Guelph, Ont.
Anton Frank, Secretary-Treasurer .....New Germany, Ont.

Unassessed premium note capital, $29,144.43.

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Amount of cash in Traders' Bank, Guelph, Ont | | $641 61 |
| " unpaid of assessments levied in 1900 | | 111 12 |
| " " " prior to 1900 | | 21 92 |
| " of premium notes in force, after deducting all payments thereon and assessments levied | | 29,144 43 |
| Total assets | | $29,919 08 |

LIABILITIES.—None.

RECEIPTS.

| | | |
|---|---|---|
| Cash on hand 31st December, 1899 (not extended) | $230 79 | |
| Cash received for assessments levied in 1900 | | $756 05 |
| " " " year prior to 1900 | | 93 35 |
| " interest | | 6 07 |
| Total receipts | | $855 47 |

### Expenditure.

*Expenses of Management:*

| | |
|---|---|
| Amount paid for investigation of claims | $ 1 00 |
| " agents' commission | 143 00 |
| " printing, etc | 49 80 |
| " salaries, directors' and auditors' fees | 190 00 |
| " statutory assessment | 11 62 |
| " postage, etc | 18 37 |
| " other expenses | 12 86 |
| Expenses of management | $426 65 |

*Miscellaneous Payments:*

| | |
|---|---|
| Cash paid for losses which occurred during 1900 | $18 00 |
| Total expenditure | $444 65 |

### Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Four years. |
|---|---|
| Mutual | $637,974 |

### Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 469 | $546,529 |
| Policies new and renewed during 1900 | 166 | 219,100 |
| Gross number during 1900 | 635 | 765,629 |
| Less expired and cancelled in 1900 | 100 | 127,655 |
| Net risks in force on mutual system 31st December, 1900 | 535 | 637,974 |

### Classification of Risks:

Farm and non-hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Four year risks. |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $32,891 50 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 29,144 43 |
| Amount of premium notes received during the year | 11,221 70 |

## McKILLOP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SEAFORTH, ONT.

*Commenced business 20th May, 1876.*

Names and addresses of the Directors and Officers for the year 1901.

*Directors:*

J. B. McLean, Kippen, Ont.
W. G. Broadfoot, Seaforth, "
James Evans, Beechwood, "
John G. Grieve, Winthrop, "
John Watt, Harlock, "
Thomas Fraser, Brucefield, Ont.
George Dale, Clinton, "
James Connolly, Porter's Hill, "
John Beniwies, Brodhagen, "

*Officers:*

J. B. McLean, President ..... Kippen, Ont.
Thomas Fraser, Vice-President ..... Brucefield, Ont.
Thomas E Hays, Secretary-Treasurer ..... Seaforth, Ont.

Unassessed premium note capital, $90,672.53.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash on hand at head office, Seaforth | | $387 06 |
| Cash in Canadian Bank of Commerce, Seaforth | | 5,436 74 |
| Amount unpaid of fixed payments of 1900 | | 639 15 |
| " prior years (not extended) | $125 90 | |
| " assessments of 1900 | | 69 60 |
| Amount of premium notes in force, after deducting all payments thereon and assessments levied | | 90,672 53 |
| Total assets | | $97,205 08 |

LIABILITIES.

| | |
|---|---|
| Amount of reported loss | $175 00 |
| Total | $175 00 |

RECEIPTS.

| | | |
|---|---|---|
| Amount of cash, as per last statement (not extended) | $1,647.27 | |
| Cash received for fixed payments of 1900 | | $5,531 30 |
| " " prior years | | 237 55 |
| " assessments levied in 1900 | | 555 10 |
| " " " years prior to 1900 | | 142 80 |
| " transfer fees | | 11 50 |
| Total receipts | | $6,478 25 |

### Expenditure.

*Expenses of Management:*

| | |
|---|---|
| Amount paid for law costs | $24 00 |
| " postage, etc | 43 00 |
| " commission | 98 25 |
| " investigation of claims | 27 40 |
| " statutory assessment and license | 40 74 |
| " printing, stationery and advertising | 147 36 |
| " salaries, officers' and auditors' fees | 624 37 |
| " rent and taxes | 18 00 |
| " sundry expenses | 8 00 |
| Total expenses of management | $1,031 12 |

*Miscellaneons Payments:*

| | |
|---|---|
| Cash paid for losses which occurred during 1900 | $1,248 25 |
| " rebate | 22 35 |
| Total expenditure | $2 301 72 |

### Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Four years. |
|---|---|
| Mutual | $3,048,975 00 |

### Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 2,055 | $2,951,575 |
| Policies new and renewed during 1900 | 737 | 1,092,425 |
| Gross number during 1900 | 2,792 | $4,044,000 |
| Less expired and cancelled in 1900 | 687 | 995,025 |
| Net risks in force on mutual system, 31st December, 1900 | 2,105 | $3 048 975 |

### Classification of Risks:

Farm and non-hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Four year risks. |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $106,321 58 |
| Amount of premium notes, after deducting all payments thereon and assessments levied | 90,672 53 |
| Amount of premium notes received during the year 1900 | 37,894 30 |

## GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, YORK.

*Commenced business 15th April*, 1875.

Names and addresses of the Directors and Officers for the year 1901:

*Directors:*

Charles Walker, Cayuga, Ont.
George Bell, Glanford Station, Ont.
James Asher, Caistorville, Ont.
H. E. Harrison, Blackheath, Ont.
Robert Johnston, Empire, Ont.
Thomas Howden, Conboyville, Ont.

*Officers;*

Charles Walker, President ..... Cayuga, Ont.
H. E. Harrison, Vice-President ..... Blackheath, Ont.
Isaac Hanson, Secretary-Treasurer ..... Blackheath, Ont.

Unassessed premium note capital, $29,874.56.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash in Bank of Commerce, Cayuga | $ | 173 07 |
| Amount of assessments of years prior to 1900 still unpaid | | 42 24 |
| Amount of premium notes in force, after deducting all payments thereon and assessments levied | | 29,874 56 |
| Total assets | $ | 30,089 87 |

LIABILITIES

| | | |
|---|---|---|
| Amount of adjusted loss | $ | 400 00 |
| Total | $ | 400 00 |

RECEIPTS.

| | | |
|---|---|---|
| Cash at head office and in bank as per last statement (not extended) $122.35 | | |
| Cash received for assessments levied in 1900 | $ | 3,203 38 |
| " " " prior years | | 3 90 |
| " transfer fees | | 4 00 |
| Total receipts | $ | 3,211 28 |

EXPENDITURE.

*Expenses of Management:*

| | | |
|---|---|---|
| Amount paid for travelling expenses | $ | 5 00 |
| " statutory assessment and license | | 17 87 |
| " printing, etc | | 43 01 |
| " salaries, directors' and auditors' fees | | 292 10 |
| " postage | | 23 82 |
| " other expenses | | 15 20 |
| Total expenses of management | $ | 397 00 |

*Miscellaneous Payments:*

| | | |
|---|---|---|
| Amount paid for losses of 1900 | $ | 2,763 56 |
| Total expenditure | $ | 3,160 56 |

### Currency of Risks

*Amount covered by policies in force at 31st December, 1900.*

| | Three years. |
|---|---|
| Mutual | $1,103,454 |

### Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 700 | $1,062,604 |
| Policies taken during 1900, new and renewed | 248 | 345,129 |
| Gross number during 1900 | 948 | $1,407,733 |
| Deduct expired and cancelled in 1900 | 218 | 304,279 |
| Net risks in force at 31st December, 1900 | 730 | $1,103,454 |

### Classification of Risks:

Farm and non-hazardous.

### Premium Notes or Undertakings

*On Policies in force 31st December, 1900.*

| | Three year risks |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $33,387 56 |
| Amount of all premium notes after deducting all payments thereon and assessments levied | 29,874 56 |
| Amount of premium notes received during the year, 1900 | 10 438 07 |

## ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SELKIRK.

*Commenced business 2nd September*, 1871.

Names and addresses of the Directors and Officers for the year 1901.

*Directors :*

| | | | |
|---|---|---|---|
| N. Reicheld, Fisherville, | Ont. | J. Bradford, Port Maitland, | Ont. |
| John Gloyd, Selkirk, | " | J. Housberger, South Cayuga, | " |
| Henry Schneider, South Cayuga, | " | William Holland, Upper, | " |
| William Edie, Dunnville, | " | John Dickson, Byng, | " |
| Christopher Ebert, Fisherville, | " | Jacob Shaver, Kohler, | " |
| Daniel Culver, Rainham Centre, | " | Albert Havill, Rainham, | " |

*Officers :*

N. Reicheld, President ..... Fisherville, Ont.
J. Bradford, Vice-President ..... Port Maitland, Ont.
Edwin Hoover, Secretary-Treasurer ..... Selkirk, Ont.

Unassessed premium note capital, $37,875.07.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash on hand and at head office | $278 01 | |
| Cash in Bank of Commerce, Cayuga, Ont | 500 00 | |
| | | $778 01 |
| Amount of premium notes in force, after deducting all payments thereon and assessments levied | | 37,875 07 |
| Amount unpaid of assessments of 1900 | | 146 00 |
| " fixed payments of 1900 | | 80 00 |
| | | $38,879 08 |

LIABILITIES.—None.

RECEIPTS.

| | | |
|---|---|---|
| Cash as per last statement (not extended) | $456 46 | |
| " received at taking of applications | | $133 50 |
| " " as fixed payments of 1900 | | 164 07 |
| " assessments levied in 1900 | | 1,119 00 |
| " " " prior years | | 150 00 |
| Total receipts | | $1,566 57 |

## Expenditure.

*Expenses of Management:*

| | |
|---|---|
| Amount paid for fuel | $2 00 |
| " statutory assessment and license | 17 41 |
| " printing, stationery and advertising | 4 00 |
| " salaries of director' and auditors' fees | 222 30 |
| " postage, telegrams and express | 12 05 |
| " travelling expenses | 3 00 |
| Total expenses of management | $260 76 |

*Miscellaneous Payments:*

| | |
|---|---|
| Amount paid for losses which occuired in 1900 | $984 26 |
| Total expenditure | $1 245 02 |

## Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Four years. |
|---|---|
| Mutual | $1,051,265 |

## Movement in Risks:

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 713 | $1,014,690 |
| Policies new and renewed during 1900 | 207 | 309,850 |
| Gross number during 1900 | 920 | $1,324,540 |
| Less expired and cancelled in 1900 | 197 | 273,275 |
| Net risks in force on mutual system 31st December, 1900 | 723 | $1,051,265 |

## Classification of Risks:

Farm and non-hazardous.

## Premium Notes or Undertakings

*On Policies in force 31st December, 1900.*

| | Four year risks. |
|---|---|
| Amount of face of all premium notes held by company and legally liable to assessment | $42,118 10 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 37,875 07 |
| Amount of premium notes received during the year 1900 | 12,433 50 |

## HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGETOWN.

*Commenced business 4th April*, 1892.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

Henry Buller, Selton, Ont.
John Crawford, Ridgetown, Ont.
Francis Guyett, Morpeth, Ont.
Wm. C. Simpson, Ridgetown, Ont.
W. C. Sifton, Palmyra, Ont.
Joel Wooton, Turin, Ont.
W. J. Huffman, Blenheim, Ont.
N. P. Weekes, Botany, Ont.
Jas. Serson, Morpeth, Ont.
Colon K. Campbell, Northwood, Ont.
Daniel McKay, Turin, Ont
Robt. L. Smyth, Fargo, Ont.
R. J. Johnston, Harwich, Ont.
Jonas Gosnell, Highgate, Ont.
T. Tyhurst, Pinehurst, Ont.

*Officers* :

Henry Buller, President, Selton, Ont.
James Serson, Vice-President, Morpeth, Ont.
E. D. Mitton, Secretary-Treasurer, Ridgetown, Ont.

Unassessed premium note capital, $54,090.87.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS

| | | |
|---|---|---|
| Township of Howard debentures | | $199 75 |
| Cash in Traders' Bank, Ridgetown | | 5,614 17 |
| Amount of fixed payments of 1900 still unpaid | | 112 37 |
| " " " of prior years | | 99 45 |
| " premium notes in force after deducting all payments thereon and assessments levied | | 54,090 87 |
| Total assets | | $60,116 61 |

LIABILITIES.—None.

RECEIPTS.

| | | |
|---|---|---|
| Cash on hand as per last statement (not extended) | $3,909.41 | |
| Cash received as fixed payments of 1900 | | $4,166 93 |
| " interest | | 129 05 |
| " for debentures | | 453 53 |
| " carpenters' risks | | 10 00 |
| Total receipts | | $4,759 51 |

EXPENDITURE.

| | |
|---|---|
| Cash paid for law costs | $ 2 00 |
| " salaries and directors' fees | 468 00 |
| " statutory assessment and license fee | 28 12 |
| " printing, stationery and advertising | 45 70 |
| " postage, telegrams and express | 47 91 |
| " investigation of claims | 47 00 |
| " travelling expenses | 25 00 |
| Total expenses of management | $663 73 |

*Miscellaneous Payments :*

| | |
|---|---|
| Cash paid for losses which occurred during 1900 | 2,311 10 |
| " rebates | 70 42 |
| " all other purposes | 9 50 |
| Total expenditure | $3,054 75 |

CURRENCY OF RISKS.

*Amount covered by policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Mutual | $2 070,210 |

MOVEMENT IN RISKS.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 1,416 | $1,909,760 |
| " new and renewed during 1900 | 569 | 793,975 |
| Gross number during 1900 | 1,985 | $2 703,735 |
| Less expired and cancelled in 1900 | 475 | 633,525 |
| Net risks in force 31st December, 1900 | 1,510 | $2 070,210 |

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1900.*

| | Three-year risks. |
|---|---|
| Amount of face of premium notes held by Company, and legally liable to assessment | $62,106 30 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 54,090 87 |
| Amount of premium notes received during the year 1900 | 23,819 25 |

## EKFRID MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, APPIN.

*Commenced business 16th September*, 1891.

Names and addresses of the Directors and Officers for the year 1901:

*Directors:*

John Watterworth, Glencoe, Ont.
John Mawhinney, " "
John C. Fletcher, Melbourne, "
John McCallum, Glencoe, Ont.
John P. Cornell, Appin, "
Malcolm Galbraith, Adolphe, "

*Officers:*

John Watterworth, President ..... Glencoe, Ont.
John McCallum, Vice-President ..... Glencoe, Ont.
A. P. McDougald, Secretary-Treasurer ..... Melbourne, Ont.

Unassessed premium note capital, $26,931.61.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | | |
|---|---|---|---|
| Amount of cash on hand 31st December, 1900 | $375 97 | | |
| " in Traders' Bank, Glencoe | 2.031 15 | | |
| | | | $2,407 12 |
| " unpaid of fixed payments of 1900 | | | 215 40 |
| " prior fixed payments still unpaid (not extended) | $45 95 | | |
| " assessments of years prior to 1900 still unpaid (not extended) | 8 67 | | |
| " premium notes in force, after deducting all payments thereon levied | | | 26,931 61 |
| " all other assets | | | 15 00 |
| " safe, etc. (not extended) | $50 00 | | |
| Total assets | | | $29,569 13 |

LIABILITIES —None.

RECEIPTS.

| | |
|---|---|
| Amount received from fixed payments of 1900 | $1,856 25 |
| " " " prior years | 147 10 |
| " from assessments of years prior to 1900 | 5 55 |
| " transfer fee and carpenters' risks | 4 50 |
| " interest | 28 90 |
| Total receipts | $2 042 30 |

## Expenditure.

| | | |
|---|---|---|
| Amount paid for salaries, directors' and auditors' fees | | $177 00 |
| " investigation of claims | | 7 00 |
| " printing, stationery, etc | | 31 15 |
| " postage, etc | | 22 80 |
| " statutory assessment and license | | 15 81 |
| " rent and taxes | | 1 75 |
| " travelling expenses | | 2 00 |
| " law costs | | 4 85 |
| Total expenses of management | | $262 36 |
| *Miscellaneous Payments:* | | |
| Amount paid for losses which occurred prior to 1900 | $1 50 | |
| " " " in 1900 | 231 84 | |
| | | $233 34 |
| " rebate | | 20 71 |
| Total expenditure | | $516 41 |

## Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Mutual | $1,027,735 |

## Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 695 | $892,930 |
| Policies taken during 1900 | 281 | 393,755 |
| Number during 1900 | 976 | $1,286,685 |
| Deduct expired and cancelled in 1900 | 200 | 258,950 |
| Net risks in force 31st December, 1900 | 776 | $1,027,735 |

## Classification of Risks:

Farm and non-hazardous.

## Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $30,832 05 |
| Amount of premium notes, after deducting all payments thereon and assessments levied | 26,931 61 |
| Amount of premium notes received during 1900 | 11,812 65 |

## TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERFORD.

*Commenced business 10th April, 1879.*

Names and address of the Directors and Officers for the year 1901 :

*Directors :*

Oscar McMichael, Waterford, Ont.
Jacob Goble, Villanova, Ont.
J. R. Wilson, Waterford, Ont.
Robert Lanning, Villanova, Ont.
W. H. Overholt, Bealton, Ont.
W. P. Skirrow, Bloomsburg, Ont.
Thomas H. Johnston, Boston, Ont.
J. W. Wallace, Townsend Centre, Ont.
W. S. Mason, Rockford, Ont.

*Officers :*

Oscar McMichael, President ..... Waterford, Ont.
W. P. Skirrow, Vice-President ..... Bloomsburg, Ont.
S. Cunningham, Secretary-Treasurer ..... Waterford, Ont.

**Unassessed premium note capital, $36,726.53.**

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER 1900.

ASSETS.

| | | |
|---|---|---|
| Actual cash on hand at head office | | $ 97 87 |
| Amount of premium notes in force, after deducting all payments thereon and assessments levied | | 36,726 53 |
| Amount of fixed payments of 1900 still unpaid | | 23 89 |
| Total assets | | $36,848 29 |

LIABILITIES.—None.

RECEIPTS.

| | | |
|---|---|---|
| Cash at head office, as per last statement | $ 287 84 | |
| " received at taking of application | | $ 405 00 |
| " " as fixed payments of 1900 | | 2 111 84 |
| " " " prior years | | 4 58 |
| " borrowed | | 300 00 |
| " as extra premiums | | 10 68 |
| Total receipts | | $ 2 832 10 |

EXPENDITURE.

*Expenses of Management :*

| | |
|---|---|
| Amount paid for interest | $ 76 87 |
| " agents' commission | 243 00 |
| " statutory assessment | 20 38 |
| " investigation of claims | 15 60 |
| " printing | 25 30 |
| " salaries, directors' and auditors' fees | 401 20 |
| " postage and stationery | 17 60 |
| Expenses of management | $ 799 95 |

*Miscellaneous Payments:*

| | |
|---|---|
| Amount paid for losses which occurred during 1900 | $585 11 |
| " rebate | 37 01 |
| " in repayment of loans | 1,600 00 |
| Total expenditure | $ 3,022 07 |

CURRENCY OF RISKS.

*Amount covered by policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Mutual | $ 1,331,250 |

MOVEMENTS IN RISKS.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 800 | $1,270 510 |
| " taken during 1900 | 324 | 525,950 |
| Total number and amount in force at any time in 1900 | 1,124 | $1,796,460 |
| Deduct expired and cancelled in 1900 | 297 | 465,210 |
| Net risks in force at 31st December, 1900 | 827 | $1 331 250 |

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $ 41,506 77 |
| Amount of all premium notes after deducting all payments thereon and assessments levied | 36,726 53 |
| Amount of premium notes received during 1900 | 16,336 23 |

## THE SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHEDDEN.

*Commenced business 9th September*, 1878.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors :*

Donald Turner, Southwold Station, Ont.
Angus McLarty, St. Thomas, Ont.
Edgar Silcox, Shedden, Ont.
John Andrews, St. Thomas, Ont.
Mungo McNabb, Cowal, Ont.
A. J. Silcox, Frome, Ont.

*Officers :*

Donald Turner, President ..... Southwold Station, Ont.
John Andrews, Vice-President ..... St. Thomas, Ont.
Gervase E. Stafford, Secretary-Treasurer ..... Shedden, Ont.

Unassessed premium note capital, $38,837.68.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash on hand at head office | $ 23 03 | |
| " deposit to Company's credit at Imperial Bank, St. Thomas | 1 985 96 | |
| | | $2,008 99 |
| Amount unpaid of assessments levied during 1900 | | 408 75 |
| " " " in prior years | | 24 20 |
| Amount of premium notes in force, after deducting all payments thereon and assessments levied | | 38,837 68 |
| Total assets | | $41,279 62 |

LIABILITIES.—None.

RECEIPTS.

| | | |
|---|---|---|
| Cash at head office, as per last statement (not extended) | $2 361 82 | |
| Cash received for assessments levied in 1900 | | $1,796 18 |
| " " " prior to 1900 | | 544 78 |
| " interest | | 70 75 |
| Total receipts | | $2,411 71 |

EXPENDITURE.

*Expenses of Management* :

| | |
|---|---|
| Amount paid for law costs | $ 10 00 |
| " " statutory assessment and licenses | 17 96 |
| " " printing and stationery | 9 65 |
| " " salaries, directors' and auditors' fees | 219 50 |
| " " postage, etc | 19 32 |
| " " travelling expenses | 10 00 |
| " " rent | 8 00 |
| Total expenses of management | $294 43 |

*Miscellaneous Payments*:

| | |
|---|---|
| Cash paid for losses which occurred during 1900 | 2,4 01 |
| " rebate | 3 10 |
| Total expenditure | $2,764 54 |

## Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Four years. |
|---|---|
| Mutual | $1,116,090 |

## Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 690 | $1 070 390 |
| Policies taken during 1900 | 229 | 390,500 |
| Gross number during 1900 | 919 | $1,460 890 |
| Less expired and cancelled in 1900 | 215 | 344,800 |
| Net risks in force on mutual system 31st December, 1900 | 704 | $1,116,090 |

## Classification of Risks:

Farm and non-hazardous.

## Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Four year risks. |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $ 44,630 00 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 38,837 68 |
| Amount of premium notes received during the year 1900 | 15 620 00 |

## DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALLACETOWN.

*Commenced business, September*, 1880.

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Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

Daniel Thomson, Cowal, Ont.
J. T. Rogers, Iona, Ont.
John R. Gow, Wallacetown, Ont.
Arch'd McColl, Aldboro, Ont.
Peter Stalker, West Lorne, Ont.
Peter J. McCallum, Dutton, Ont.

*Officers* :

Daniel Thomson, President.....Cowal, Ont.
Arch'd McColl, Vice-President.....Aldboro, Ont.
W. A. Galbraith, Secretary-Treasurer.....Iona Station, Ont.

Unassessed premium note capital, $36,340.12.

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

### ASSETS.

| | | |
|---|---|---|
| Cash on hand at head office | $43 29 | |
| " Traders' Bank, Dutton, Ont | 112 90 | |
| | | $156 19 |
| Amount of fixed payments of 1900 | | 226 55 |
| Amount of unassessed premium note capital | | 36 340 12 |
| Office safe (not extended) | $110 00 | |
| Total assets | | $36,722 86 |

### LIABILITIES.

| | |
|---|---|
| Amount of adjusted losses | $550 00 |
| " supposed losses | 1,940 00 |
| " borrowed money | 1,000 00 |
| Total | $3,490 00 |

### RECEIPTS.

| | | |
|---|---|---|
| Cash on hand at 31st December, 1899 (not extended) | $425 28 | |
| Amount of cash received for fixed payments of 1900 | | $2,812 59 |
| " borrowed | | 984 20 |
| Total receipts | | $3 796 79 |

## Expenditure.

| | | |
|---|---|---|
| *Expenses of Management:* | | |
| Amount paid for law costs | | $10 00 |
| " postage, etc | | 36 60 |
| " statutory assessment and license | | 21 40 |
| " printing, stationery and advertising | | 43 00 |
| " salaries, directors' and auditors' fees | | 230 00 |
| " rent and taxes | | 6 00 |
| " investigation of claims | | 6 50 |
| Total expenses of management | | $353 50 |
| *Miscellaneous Payments:* | | |
| Cash paid for losses which occurred prior to 1900 | $412 00 | |
| " " " during 1900 | 3,277 55 | |
| | | $3,689 55 |
| " rebate | | 22 83 |
| Total expenditure | | $4 065 88 |

## Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Mutual | $1,414,720 |

## Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 1,095 | $1,354,245 |
| Policies new and renewed during 1900 | 394 | 482,645 |
| Gross number during 1900 | 1,489 | $1,836,890 |
| Deduct expired and cancelled in 1900 | 379 | 422,170 |
| Net risk in force 31st December, 1900 | 1,110 | $1,414,720 |

## Classification of Risks:

Farm and non-hazardous.

## Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Three year risks. |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $42,441 60 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 36,340 12 |
| Amount of premium notes received during the year 1900 | 14,479 35 |

## LOBO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLDSTREAM.

*Commenced business 11th August*, 1882.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

John Oliver, Duncrief, Ont.
S. P. Z vi z. Coldstream, Ont.
Alexander Gray, " "
Aaron Demery, Aniens, "
Thomas Bogue, Strathroy "
E. R Stonehou e, Lobo, "
E J Ling, Ferguson, "
D. Steel, Lobo, "
Duncan Cameron, Ivan, Ont.
Neil A. Graham, " "
William McClung, Falkirk. Ont.
William R binson. Komoka, "
Charles Stallwood, Lobo, "
H. W Harris, Coldstream, "
W. H. Caverhill, Vanneck, "

*Officers* :

John Oliver, President ..... Duncrief, Ont.
Duncan Cameron, Vice-President ..... Ivan, Ont.
D Steel, Vice-President ..... Lobo, Ont.
J. Marsh, Secretary-Treasurer ..... Coldstream. Ont.

Unassessed premium note capital, $20,551 27.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash on hand | $192.64 | |
| " in Bank of Toronto, London | 2,721 77 | |
| | | $2,914 41 |
| Amount unpaid of fixed payments of 1900 | | 47 51 |
| " " " of prior years (not extended) | $59 76 | |
| Amount of premium notes in force, after deducting all payments thereon and assessments levied | | 20,551 27 |
| Total assets | | $23,513 19 |

LIABILITIES.—None.

RECEIPTS.

| | | |
|---|---|---|
| Cash at head office, as per last statement (not extended) | $1,935.78 | |
| Cash received as fixed payments of 1900 | | $1,409 18 |
| " " " prior years | | 41 30 |
| " as interest | | 55 20 |
| " extra premiums, etc | | 1 00 |
| Total receipts | | $1,506 68 |

## Expenditure.

| | | |
|---|---|---|
| *Expenses of Management*: | | |
| Amount paid for statutory assessment and license fee | | $13 30 |
| " law costs | | 62 59 |
| " postage, etc | | 55 08 |
| " salaries and directors' fees | | 142 00 |
| " agents' commission | | 111 00 |
| " investigation and adjustment of claims | | 5 00 |
| " other expenses | | 5 50 |
| Total expenses of management | | $394 47 |
| *Miscellaneous Payments*: | | |
| Cash paid for losses which occurred prior to 1900 | $17.50 | |
| " " " during 1900 | 90 00 | |
| | | 107 50 |
| Cash paid for rebate | | 25 58 |
| " all other | | 50 |
| Total expenditure | | $528 05 |

## Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Mutual | $704,306 |

## Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 480 | $676 951 |
| " new and renewed during 1900 | 224 | 313 855 |
| Gross number during 1900 | 704 | $990,806 |
| Less expired and cancelled in 1900 | 204 | 286,500 |
| Net risks in force on mutual system 31st December, 1900 | 500 | $704 306 |

## Classification of Risks:

Farm and non hazardous.

## Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $28,172 24 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 20,551 27 |
| Amount of premium notes received during the year 1900 | 12,554 20 |

## NORTH AND SOUTH DORCHESTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HARRIETSVILLE.

*Commenced business 8th January*, 1869.

Names and addresses of the Directors and Officers for the year 1901:

*Directors.*

S. Charlton, Springfield, Ont.
G. Nealy, Dorchester, Ont.
J. C. Dance, Kingsmill, Ont.
S. Barr, Mossley, Ont.
D. McLachlan, Ingersoll, Ont.
M. E. Lyon, Aylmer, Ont.

*Officers.*

S. Charlton, President ..... Springfield, Ont.
S Barr, Vice President ..... Mossley, Ont.
D. D. York, Secretary-Treasurer ..... Harrietsville, Ont.

Unassessed premium note capital, $61,253.25.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash on hand at head office | $ 491 13 | |
| " deposit, Bank of Toronto, London | 3,256 56 | |
| " deposit in Traders' Bank, Aylmer | 5,914 99 | |
| | | $ 9,662 68 |
| Amount unpaid of fixed payments of 1900 | | 292 72 |
| " of premium notes in force, after deducting all payments thereon and assessments levied | | 61,253 25 |
| Total assets | | $71,208 65 |

LIABILITIES.—None.

RECEIPTS.

| | | |
|---|---|---|
| Cash on hand as per last statement (not extended) | $9,320 34 | |
| Cash received as fixed payments of 1900 | | $ 5,017 93 |
| " " " " prior years | | 11 70 |
| " " interest | | 272 55 |
| Total receipts | | $ 5,302 18 |

EXPENDITURE.

*Expenses of Management:*

| | |
|---|---|
| Amount paid for commission to agents | $ 46 00 |
| " investigation of claims | 66 27 |
| " printing and stationery | 88 10 |
| " statutory assessment and license | 32 19 |
| " rent | 9 75 |
| " salaries and auditors' fees | 422 25 |
| " postage | 40 00 |
| " other expenses | 3 00 |
| Total expenses of management | $ 707 56 |

*Miscellaneous Payments:*

| | |
|---|---|
| Cash paid for losses which occurred during 1900 | $ 4,189 90 |
| " rebate | 62 38 |
| Total expenditure | $ 4 959 84 |

### Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Three Years. |
|---|---|
| Mutual | $2,338,275 |

### Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 1 490 | $2 245,450 |
| " taken during 1900 | 598 | 875,355 |
| Gross number during 1900 | 2,088 | $3,120,805 |
| Deduct cancelled in 1900 | 550 | 782 530 |
| Net risks in force 31st December, 1900 | 1,538 | $2 338,275 |

### Classification of Risks:

Farm and non-hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Three year risks. |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $70,148 25 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 61,253 25 |
| Amount of premium notes received during the year 1900 | 25,824 30 |

## THE LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATFORD.

*Commenced business 5th November*, 1875.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors*:

| | | | |
|---|---|---|---|
| Archibald McIntyre, Napier, | Ont. | Albert Duncan, Petrolea, | Ont. |
| Thomas Steadman, Wyoming, | " | John W. Kingston, Watford, | " |
| Peter McPhedran, Wanstead, | " | Henry McBryan, Jura, | " |

*Officers*:

Archibald McIntyre, President ..... Napier, Ont.
Albert Duncan, Vice President ..... Petrolea, Ont.
W. G. Willoughby, Secretary-Treasurer ..... Walnut, Ont.

Unassessed premium note capital, $82,587.69.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash on hand, head office | $3 09 | |
| Cash in Industrial Mortgage and Saving Co., Sarnia | 211 10 | |
| " Merchants Bank, Watford | 338 76 | |
| | | $552 95 |
| Amount of short date notes, or due bills, less than one year overdue | | 765 66 |
| Amount of premium notes in force after deducting all payments thereon and assessments levied | | 82,587 69 |
| Total assets | | $83 906 30 |

LIABILITIES.

| | |
|---|---|
| Amount of supposed loss | $725 00 |
| " borrowed money | 1,200 00 |
| Total | $1 925 00 |

RECEIPTS.

| | | |
|---|---|---|
| Cash on hand as per last statement (not extended) | $2,733 73 | |
| Cash received as fixed payments of 1900 | | $8,972 94 |
| " for interest | | 74 96 |
| Cash borrowed | | 1,200 00 |
| Cash received refunded commission | | 12 15 |
| Total receipts | | $10,260 05 |

## Expenditure.

*Expenses of Management*:

| | |
|---|---|
| Amount paid for law costs | $4 50 |
| " annual calendars, etc | 112 45 |
| " travelling expenses | 14 55 |
| " commission to agents | 764 25 |
| " statutory assessment | 47 73 |
| " printing, stationery and advertising | 87 25 |
| " salaries, directo s' and auditors' fees | 615 00 |
| " postage and telegrams | 60 44 |
| " rent | 8 00 |
| " investigation and adjustment of claims | 94 90 |
| " other expenses | 4 60 |
| **Total expenses of management** | $1,813 67 |

*Miscellaneous Payments*:

| | |
|---|---|
| Cash paid for losses in 1900 | 10,396 16 |
| " rebate | 231 00 |
| **Total expenditure** | $12 440 83 |

## Currency of Risks.

*Amount covered by policies in force 31st December*, 1900.

| | Three years. |
|---|---|
| **Mutual** | $3,756,857 |

## Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 3,006 | $3,529,002 |
| Policies new and renewed during 1900 | 1,016 | 1,171,201 |
| Gross number and amount during 1900 | 4,022 | $4,700 203 |
| Less expired and cancelled in 1900 | 819 | 943,346 |
| Net risks in force on mutual system 31st December, 1900 | 3 203 | $3,756 857 |

## Classification of Risks:

Farm and non-hazardous.

## Premium Notes or Undertakings

*On policies in force 31st December*, 1900.

| | Three year risks. |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $112,576 28 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 82,587 69 |
| Amount of premium notes received during the year 1900 | 34,994 42 |

## LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ARVA.

*Commenced business 27th May*, 1882.

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Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

Edward Roberts, Bryanston, Ont.
Peter Elson, London, Ont.
Thomas Knapton, Masonville, Ont.
Alexander McLean, Ilderton, Ont.
W. C. Hodgins, Southgate, Ont.
Samuel Wheaton, The Grove, Ont.
T. N. Talbot, Ballymote, Ont.
R. M Hobbs, Birr, Ont.
Fred. Fitzgerald, Ballymote, Ont.

*Officers* :

Edward Roberts, President.....Bryanston, Ont.
Samuel Wheaton, Vice-President.....The Grove, Ont.
Edward Dann, Secretary.....Bryanston, Ont.
Thomas H. Talbot, Treasurer.....Arva, Ont.

Unassessed premium note capital, $39,003.56.

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Actual cash on hand at head office | $ 3 55 | |
| Cash in Canadian Savings and Loan Company, London | 2,559 73 | |
| " Agricultural Savings and Loan Company, London | 2,175 90 | |
| | | $4,739 18 |
| Amount unpaid of fixed payments of 1900 | | 61 37 |
| " of premium notes in force after deducting all payments thereon and assessments levied | | 39,003 56 |
| Total assets | | $43 804 11 |

LIABILITIES.

| | |
|---|---|
| Amount of agents' fees, etc | $43 35 |
| Total liabilities | $43 35 |

RECEIPTS.

| | | |
|---|---|---|
| Cash on hand at head office (not extended) | $ 3,211 79 | |
| Cash received for fixed payments of 1900 | | $ 3,343 52 |
| " " " prior years | | 159 69 |
| " interest | | 145 38 |
| " cancellations | | 3 00 |
| Total | | $ 3,651 59 |

### Expenditure.

*Expenses of Management*:

| | |
|---|---|
| Amount paid for commission to agents | $181 00 |
| " statutory assessment and license | 23 29 |
| " printing | 64 75 |
| " salaries, directors' and auditors' fees | 333 50 |
| " postage | 17 64 |
| " investigation of claims | 18 00 |
| Total expenses of management | $638 18 |

*Miscellaneous Payments*:

| | |
|---|---|
| Cash paid for losses during 1900 | 1,409 65 |
| " rebate | 76 37 |
| Total expenditure | $2 124 20 |

### Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Mutual | $1,550,976 |

### Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 1,093 | $1,510 612 |
| Policies new and renewed during 1900 | 384 | 520,753 |
| Gross number and amount during 1900 | 1,477 | 2,031,365 |
| Less expired and cancelled in 1900 | 361 | 480,389 |
| Net risks in force 31st December, 1900 | 1.116 | $1 550 976 |

### Classificaton of Risks:

Farm and non-hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Three year risks. |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $46,765 76 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 39 003 56 |
| Amount of premium notes received during the year 1900 | 15,731 02 |

## HAY TOWNSHIP FARMER'S MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ZURICH.

*Commenced business 3rd February*, 1875.

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Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

| | | | |
|---|---|---|---|
| William Yearly, Crediton, | Ont. | Robert McMordie, Kippen, | Ont. |
| Peter Douglas, Blake, | " | John Sherritt, Harpley, | " |
| William Lamont, Blake, | " | Justus Mellick, Zurich, | " |
| Samuel Brokenshire, Exeter, | " | J. C. Kalbfleisch, " | " |

*Officers* :

William Yearly, President ..... Crediton, Ont.
Robert McMordie, Vice-President ..... Kippen, Ont.
Henry Eilber, M.P.P., Manager ..... Crediton, Ont.

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Unassessed premium note capital, $111,368.54.

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash on deposit in Molson's Bank, Exeter | | $ 6,132 37 |
| Amount unpaid of assessments levied during 1900 | | 81 85 |
| Amount of premium notes in force, after deducting all payments thereon and assessments levied | | 111,368 54 |
| Total assets | | $117,582 76 |

LIABILITIES.—None.

RECEIPTS.

| | | |
|---|---|---|
| Cash at head office as per last statement (not extended) | $4,886 26 | |
| Cash received as fixed payments of 1900 | | $ 412 50 |
| " for assessments levied in 1900 | | 5,980 70 |
| " interest | | 78 63 |
| " salvage | | 9 15 |
| Total receipts | | $6,480 98 |

## Expenditure.

*Expenses of Management* :

| | | |
|---|---|---|
| Amount paid for commission | $ | 181 80 |
| " statutory assessment and license fee | | 40 91 |
| " printing, stationary and advertising | | 158 35 |
| " salaries, directors' and auditors' fees | | 307 90 |
| " travelling expenses | | 11 00 |
| " postage, telegrams and express | | 71 46 |
| " investigation and adjustment of claims | | 31 40 |
| " other expenses | | 1 27 |
| Total expenses of management | $ | 804 09 |

*Miscellaneous Payments* :

| | | |
|---|---|---|
| Cash paid for losses which occurred during 1900 | | 4,404 19 |
| " rebate | | 26 59 |
| Total expenditure | | $5,234 87 |

## Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Four years. |
|---|---|
| Mutual | $ 3,011,100 |

## Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 1,787 | $ 2,966,065 |
| Policies taken during 1900 | 392 | 613,505 |
| Gross number during 1900 | 2,179 | $ 3,579,570 |
| Deduct cancelled in 1900 | 411 | 568 470 |
| Net risks in force 31st December, 1900 | 1,768 | $3 011,100 |

## Classification of Risks :

Farm and non-hazardous.

## Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Four year risks. |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $123,731 00 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 111,368 54 |
| Amount of premium notes received during the year 1900 | 25,249 00 |

## THE YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW SARUM.

*Commenced business 17th October*, 1881.

Names and addresses of the Directors and Officers for the year 1901:

*Directors*:

Seth W. Zavitz, Sparta, Ont. — M. H. Penhale, St. Thomas, Ont.
W. G. Sanders, St. Thomas, Ont. — A. A. Luton, New Sarum, Ont.
S. Buck, St. Thomas, Ont. — W. L. Vancycle, Dexter, Ont.

*Officers*:

Seth W. Zavitz, President ..... Sparta, Ont.
M. H. Penhale, Vice-President ..... St Thomas, Ont.
W. H. Elliott, Secretary-Treasurer ..... New Sarum, Ont.

Unassessed premium note capital, $29,006 10.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Actual cash on hand at head office | $6 40 | |
| Cash on deposit to the Company's credi , but not drawn against, in Southern Loan and Savings Company, St. Thomas | 3 44 | |
| | | $ 9 84 |
| Amount of premium notes in force, after deducting all payments thereon and assessments levied | | 29,006 10 |
| Total assets | | $29 015 94 |

LIABILITIES.

| | |
|---|---|
| Amount of borrowed money | $ 225 00 |
| " accrued interest | 66 |
| Total | $ 225 66 |

RECEIPTS

| | | |
|---|---|---|
| Cash on hand as per last statement (not extend d) | $1,220 06 | |
| " received as fixed payments of 1900 | | $ 780 71 |
| " " for assessments of years prior to 1900 | | 98 61 |
| " " interest | | 7 63 |
| " " transfer fees and engine licenses | | 34 00 |
| " " borrowed | | 225 00 |
| Total receipts | | $ 1 145 95 |

*Expenses of Management*: EXPENDITURE.

| | |
|---|---|
| Amount paid for interest | $ 7 87 |
| " statutory assessment and license | 17 82 |
| " printing and stationery | 33 50 |
| " salaries, directors' and auditors' fees | 302 50 |
| " fuel, light and rent | 6 00 |
| " investigation of claims | 16 50 |
| " postage | 4 78 |
| " other expenses | 10 |
| Total expenses of management | $ 389 07 |

*Miscellaneous Payments*:

| | | |
|---|---|---|
| Cash paid for losses which occurred prior to 1900 | $ 5 84 | |
| " " " " during 1900 | 1,934.01 | |
| | | $ 1,939 85 |
| " rebate | | 25 75 |
| " other purposes | | 1 50 |
| Total expenditure | | $ 2 356 17 |

### Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | One year and over but under two years. | Two years and over but under three years. | Three years. | Total. |
|---|---|---|---|---|
| Mutual | $7,270 | $9,795 | $1,085,248 | $1,102,313 |

### Movement in Risks:

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 719 | $1,058,675 |
| Policies new and renewed during 1900 | 226 | 317,128 |
| Gross number and amount during 1900 | 945 | $1,375,803 |
| Less expired and cancelled in 1900 | 193 | 273,490 |
| Net risks in force 31st December, 1900 | 752 | $1,102,313 |

### Classification of Risks:

Farm and non-hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | One year and over but under two year risks. | Two years and over but under three year risks. | Three years. | Total. |
|---|---|---|---|---|
| | $ c. | $ c. | $ c. | $ c. |
| Amount of face of all premium notes held by the Company and legally liable to assessment | 108 18 | 269 98 | 32,448 82 | 32,826 98 |
| Amount of all premium notes after deducting all payments thereon and assessments levied | 97 69 | 237 86 | 28,670 55 | 29,006 10 |
| Amount of premium notes received during the year 1900 | 57 13 | 109 75 | 9,254 34 | 9,421 22 |

## BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGEWAY.

*Commenced business 6th February*, 1880.

Names and addrsses of the Directors and Officers for the year 1901 :

*Directors* :

Robt. McCredie, Chippawa, Ont.
J Zavitz, Brookfield, Ont.
C. Sherk, Port Colborne, Ont.
A. I. Jansen, Stone Quarry, Ont.
Wm. Vanalstine, Crowland, Ont.
S. H. VanEvery, Ridgeville, Ont.
J. Edsall, Ridgeway, Ont.
J. J. Damude, Fonthill, Ont.
E. Barrick, Marshville, Ont.

*Officers* :

Robert McCredie, President.....Chippawa, Ont.
Wm. Vanalstine, Vice-President.....Crowland, Ont.
H. N. Hibbard, Secretary-Treasurer .....Ridgeway, Ont.

Unassessed premium note capital, $51,548.70.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Actual cash on hand at head office | $ 153 69 | |
| " in bank | 398 60 | |
| | | $ 552 29 |
| Amount unpaid of fixed payments of 1900 | | 117 80 |
| " of premium notes in force, after deducting all payments thereon and assessments levied | | 51,548 70 |
| Total assets | | $ 52,218 79 |

LIABILITIES.

| | |
|---|---|
| Amount of adjusted losses | $ 495 70 |
| " resisted losses | 1,191 00 |
| Total | $ 1 686 70 |

RECEIPTS.

| | | |
|---|---|---|
| Cash at head office as per last statement (not extended) | $2,451 77 | |
| Cash received as fixed payments of 1900 | | $ 3,850 83 |
| " " " prior years | | 144 88 |
| " for interest | | 71 75 |
| " for workmen's risk | | 3 10 |
| Total receipts | | $ 4 070 56 |

## Expenditure.

*Expenses of Management*:

| | | |
|---|---|---|
| Amount paid for statutory assessment and license | $ | 27 50 |
| " printing, stationery and advertising | | 22 91 |
| " salaries, directors' and auditors' fees | | 586 40 |
| " postage, telegrams and express | | 18 92 |
| " travelling expenses | | 16 05 |
| " investigation of claims | | 32 35 |
| " other expenses | | 7 25 |
| Total expenses of management | $ | 711 33 |

*Miscellaneous Payments*:

| | | |
|---|---|---|
| Cash paid for losses during 1900 | | 5,233 83 |
| " rebate | | 24 88 |
| Total expenditure | $ | 5,970 04 |

## Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Mutual | $ 1,937,307 |

## Movement in Risks.

*Mutual System*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 1,403 | $ 1,857,901 |
| " new and renewed in 1900 | 546 | 689 111 |
| Gross number during 1900 | 1,949 | $ 2 547 012 |
| Less expired and cancelled during 1900 | 457 | 609 705 |
| Net risks in force on mutual system 31st December, 1900 | 1.492 | $ 1 937,307 |

## Classification of Risks:

Farm and non-hazardous.

## Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Three year risks. |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $ 59,459 65 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 51,548 70 |
| Amount of premium notes received during the year 1900 | 21,146 76 |

## KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROMNEY.

*Commenced business 27th July,* 1888.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors :*

D. H. Brown, Port Alma, Ont.
Byron Robinson, Wheatley, "
Thomas C. Russell, Dealtown, Ont.
Christopher Coulter, Wheatley, "
S. Golden Wigle, Ruthven, "
Daniel Fletcher, Fletcher, "
Thomas Liddle, Wheatley, Ont.
Thomas C. Renwick, Romney, Ont.
Robert Wilkie, Blenheim, "
John Vester, " "
John Greaves, Essex, "
Nelson H. Shepley, Charing Cross, Ont.

*Officers :*

David H. Brown, President ..... Port Alma, Ont.
Thomas Liddle, Vice President ..... Wheatley, "
Thomas C. Renwick, Secretary-Treasurer ..... Romney, "

Unassessed premium note capital, $18,316.14.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash on hand at head office and in bank | | $1,335 98 |
| Amount of premium notes in force, after deducting all payments thereon and assessments levied | | 18,316 14 |
| " unpaid of fixed payments due in 1900 | | 117 66 |
| " office furniture and safe (not extended) | $140 00 | |
| Total assets | | $19 769 78 |

LIABILITIES.—None.

RECEIPTS.

| | | |
|---|---|---|
| Cash at head office, as per last statement (not extended) | $181 05 | |
| Cash received as fixed payments of 1900 | | $1,728 27 |
| " " " prior years | | 70 07 |
| " from assessments of prior years | | 48 50 |
| " for interest | | 17 12 |
| " from other sources | | 1 00 |
| Total receipts | | $1 864 96 |

*Expenses of Management :* EXPENDITURE.

| | |
|---|---|
| Cash paid for commission | $121 50 |
| " law costs | 25 00 |
| " rent and taxes | 15 00 |
| " travelling expenses | 25 00 |
| " investigation of claims | 17 00 |
| " salaries, directors' and auditors' fees | 227 50 |
| " postage, etc. | 12 64 |
| " statutory assessment and license fee | 13 28 |
| " printing, stationery and advertising | 32 75 |
| " other expenses of management | 7 00 |
| Total expenses of management | $496 67 |

*Miscellaneous Payments :*

| | |
|---|---|
| Cash paid for losses during 1900 | 167 60 |
| " rebate | 45 76 |
| Total expenditure | $710 03 |

### Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | One year or less. | Two year risks. | Three year risks. | Total. |
|---|---|---|---|---|
| Mutual | $5,200 | $12,355 | $644,155 | $661,710 |

### Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | . . | ..... |
| Policies new and renewed during 1900 | 240 | $278,361 |
| Gross number during 1900 | 836 | $961,222 |
| Less expired and cancelled in 1900 | 259 | 299,512 |
| Net risks in force on mutual system 31st December, 1900 | 577 | $661,710 |

### Classification of Risks

Farm and non-hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | One year or less. | Two year risks. | Three year risks. | Total. |
|---|---|---|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | .. | .. | .. | $23,182 92 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | .. | .. | .. | 18,316 14 |
| Amount of premium notes received during the year 1900 | .. | .. | .. | 9,591 27 |

## ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TOWN HALL, ONEIDA.

*Commenced business 27th March*, 1875.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

W. S. Dunnett, Clanbrassil, Ont.
James Downey, Willowgrove, "
T. E. Fawell, De Cewsville, "
P. Kinnear, De Cewsville, Ont.
James Fearman, York, "
John Bell, Mount Healy, "

*Officers* :

W. S. Dunnett, President ..... Clanbrassil, Ont.
P. Kinnear, Vice-President ..... De Cewsville, Ont.
David Kett, Secretary-Treasurer ..... Willowgrove, Ont.

Unassessed premium note capital, $14,886.08.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash on hand at head office | | $ 181 07 |
| Amount of assessments levied during 1900 unpaid | | 72 08 |
| " assessments prior to 1900 still unpaid | | 17 68 |
| " premium notes in force after deducting all payments thereon and assessments levied | | 14,886 08 |
| Total assets | | $15,156 91 |

LIABILITIES.—None.

RECEIPTS.

| | | |
|---|---|---|
| Cash at head office as per last statement (not extended) | $225 76 | |
| Cash received at taking of applications | | $ 90 75 |
| " for assessments levied in 1900 | | 1,582 03 |
| " for assessments levied prior to 1900 | | 33 84 |
| Total receipts | | $1,706 62 |

## Expenditure.

*Expenses of Management* :

| | | |
|---|---|---|
| Amount paid for fuel and light | $ | 2 00 |
| " statutory assessment and license fee | | 11 41 |
| " printing, stationery and advertising | | 11 50 |
| " salaries, directors' and auditors' fees | | 120 00 |
| " law costs | | 1 00 |
| " postage | | 7 50 |
| Total expenses of management | $ | 153 41 |

*Miscellaneous Payments* :

| | |
|---|---|
| Cash paid for losses which occurred during 1900 | 1,597 90 |
| Total expenditure | $1,751 31 |

## Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Mutual | $ 545,845 |

## Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 334 | $528 955 00 |
| Policies new and renewed during 1900 | 128 | 216,820 00 |
| Gross number during 1900 | 462 | $745,775 00 |
| Less expired and cancelled in 1900 | 127 | 199,930 00 |
| Net risks in force on mutual system 31st December, 1900 | 335 | $545,845 00 |

## Classification of Risks :

Farm and non-hazardous.

## Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Three year risks. |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $16,594 66 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 14,886 08 |
| Amount of premium notes received during the year 1900 | 6,629 18 |

## WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, JARVIS.

*Commenced business 27th July*, 1867.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

Robert Miller, Nanticoke, Ont.
James Martin, Selkirk, Ont.
Fred. Harrison, Hagersville, Ont.
J. N. Howard, Springvale, Ont.
E. B. McDonald, Jarvis, Ont.
James B. Wilson, Jarvis, Ont.
Henry Falls, Erie, Ont.
Charles Marr, Jarvis, Ont.
R. J. Catherwood, Hagersville, Ont.

*Officers* :

Robert Miller, President.....Nanticoke, Ont.
James B Wilson, Vice-President.....Jarvis, Ont.
George Miller, Secretary-Treasurer.....Jarvis, Ont.

Unassessed premium note capital, $41,452.75.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash on hand at head office | $ 82 12 | |
| " in Bank of Hamilton, Jarvis | 2,685 82 | |
| | | $ 2,767 94 |
| " in agents' hands | | 72 90 |
| Cash unpaid of fixed payments of 1900 | | 151 06 |
| " prior years (not extended) | $ 27 06 | |
| " assessments of prior years (not extended) | 71 54 | |
| Amount of premium notes in force, after deducting all payments thereon and assessments levied | | 41,452 75 |
| Total assets | | $44 444 65 |

LIABILITIES.

| | |
|---|---|
| Amount of adjusted loss | $60 00 |
| Total | $60 00 |

RECEIPTS.

| | |
|---|---|
| Cash at head office and in bank as per last statement (not ext.) | $3,481.06 |
| Cash received at taking of applications | $ 86 00 |
| " as fixed payments of 1900 | 2,289 76 |
| " due in prior years | 75 83 |
| " for assessments levied in 1900 | 56 95 |
| " for interest | 67 85 |
| Total receipts | $2,576 39 |

## Expenditure.

*Expenses of Management :*

| | | |
|---|---|---|
| Amount paid for rent, taxes | | $ 2 50 |
| " investigation and adjustment of claims | | 10 00 |
| " statutory assessment and license | | 19 28 |
| " printing and advertising | | 35 50 |
| " salaries, directors' and auditors' fees | | 262 00 |
| " postage, express and telegrams | | 12 00 |
| " fuel and light | | 5 00 |
| " travelling expenses | | 10 00 |
| Total expenses of management | | $356 28 |

*Miscellaneous Payments.*

| | | |
|---|---|---|
| Cash paid for losses which occurred prior to 1900 | $ 30 00 | |
| " " " during 1900 | 2,867 35 | |
| | | 2,897 35 |
| " rebate | | 35 88 |
| Total expenditure | | $3,289 51 |

## Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Four years. |
|---|---|
| Mutual | $1,205,876 00 |

## Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 677 | $1,179,146 |
| " taken during 1900, new and renewed | 93 | 136,210 |
| Gross number during 1900 | 770 | $1,315,356 |
| Deduct expired and cancelled in 1900 | 78 | 109,480 |
| Net risks in force 31st December, 1900 | 692 | $1,205,876 |

## Classification of Risks :

Farm and non-hazardous.

## Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Four year risks. |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $49,178 83 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 41,452 75 |
| Amount of premium notes received during the year 1900 | 5,538 32 |

## NORFOLK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SIMCOE

*Commenced business 30th January*, 1882.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors.*

John Murphy, Silver Hill, Ont.
William Dawson, Vittoria, "
James Jamieson, Pt. Dover, "
James H. Smith, Simcoe, "
A. W. Smith, " "
Samuel A. Stage, S. Middleton, "
R. R. Reid, Lynedoch, Ont.
James Hutchinson, Walsingham Centre, Ont.
James Leask, Simcoe, Ont.
William Kelly, Glen Meyer, Ont.
James Stuart, Terrell, "
A. B. Marlatt, Bookton, "

*Officers.*

John Murphy, President.....Silver Hill, Ont.
R. R. Reid, Vice-President.....Lynedoch, "
T. A. Moore, Secretary-Treasurer.....Simcoe, "

**Unassessed premium note capital, $48,722.13.**

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

### ASSETS.

| | | |
|---|---|---|
| Cash in Molson's Bank, Simcoe | $190 93 | |
| " treasurer's hands | 78 65 | |
| | | $ 269 58 |
| Amount of premium notes in force, after deducting all payments thereon and assessments levied | | 48,722 13 |
| Amount unpaid of fixed payments in 1900 | | 794 91 |
| " " prior years (not extended) | $1 261 29 | |
| " short date notes (not extended) | 308 01 | |
| " office furniture " | 132 50 | |
| Total assets | | $49,786 62 |

### LIABILITIES.

| | |
|---|---|
| Amount of adjusted losses | $ 724 00 |
| " money borrowed | 5,000 00 |
| " salaries and directors' fees, etc | 278 30 |
| Total liabilities | $6,002 30 |

### RECEIPTS.

| | | |
|---|---|---|
| Amount of cash on hand 31st December, 1899 (not extended) | $602 30 | |
| Cash received as fixed payments of 1900 | | $3,519 83 |
| " prior years | | 232 30 |
| " transfer fees, etc | | 34 60 |
| " borrowed | | 600 00 |
| Total receipts | | $4,386 73 |

### Expenditure.

*Expenses of Management:*

| | | |
|---|---|---|
| Amount paid for investigation of claims | | $ 27 75 |
| " agents' salary | | 996 96 |
| " printing, stationery, advertising, postage, etc | | 90 20 |
| " statutory assessment and license | | 23 26 |
| " salaries and auditors' fees | | 491 95 |
| " interest | | 229 85 |
| " other expenses | | 3 00 |
| Expenses of management | | $1,862 97 |

*Miscellaneous Payments:*

| | | |
|---|---|---|
| Cash paid for losses which occurred during 1900 | $2,456 30 | |
| " " " prior to 1900 | 330 25 | |
| | | 2,786 55 |
| " rebate | | 47 43 |
| " other expenditure | | 22 50 |
| Total expenditure | | $4 719 45 |

### Currency in Risks.

*Amount covered by policies in force 31st December, 1900.*

| | |
|---|---|
| Mutual | $1,464 519 |

### Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 1,607 | $1,508,407 |
| Policies new and renewed during 1900 | 397 | 419,177 |
| Gross number during 1900 | 2,004 | $1,927 584 |
| Less expired and cancelled in 1900 | 506 | 463,065 |
| Net risks in force on mutual system 31st December, 1900 | 1 498 | $1,464 519 |

### Classification of Risks:

Farm and non hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Four year risks. |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $58,709 51 |
| Amount of all premium notes, after deducting all payments made thereon and assessments levied | 48,722 13 |
| Amount of premium notes received during the year 1900 | 16,721 50 |

## CARADOC FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT BRYDGES.

*Commenced business 28th June*, 1884.

Names and address of the Directors and Officers for the year 1901 :

*Directors* :

| | | | |
|---|---|---|---|
| Wm. Young, Mount Brydges, Ont. | | W. S. Wild, Calder, Ont. | |
| H. S. Brown, Strathroy, | " | Jas. J. Sutherland, Mount Brydges, | Ont. |
| J. Ferguson, " | " | G B. Carruthers, Christina, | " |
| T. Faulds, Burwell Road | " | R. Sutherland, Mount Brydges, | " |
| D N. McGugan, Strathroy, | " | J. D. Carruthers, Melbourne, | " |
| J. Bradt, Deleware, | " | J. M. Kaiser, Howlett, | " |

*Officers* :

Wm. Young, President ..... Mount Brydges, Ont.
W. S. Wild, Vice-President, ..... Calder, Ont.
Wm. E. Sawyer, Sec.-Treasurer ..... Mount Brydges, Ont.

Unassessed premium note capital, $36,732.05.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Actual cash on hand at head office ..... | $ 224 24 | |
| " in Bank of Commerce, Strathroy ..... | 549 40 | |
| | | $ 773 64 |
| Amount of premium notes in force, after deducting all payments thereon and assessments levied ..... | | 36,732 05 |
| Amount of unpaid fixed payments of 1900 ..... | | 143 41 |
| Total assets ..... | | $ 37,649 10 |

LIABILITIES.

| | |
|---|---|
| Amount of supposed loss ..... | $ 28 00 |
| " all other ..... | 71 53 |
| Total liabilities ..... | $ 99 53 |

RECEIPTS.

| | | |
|---|---|---|
| Cash at head office as per last statement (not extended) ..... | $ 208.84 | |
| Cash received at taking of application ..... | | $ 171 00 |
| " as fixed payments of 1900 ..... | | 4,275 50 |
| " " " of prior years 1900 ..... | | 14 62 |
| " interest ..... | | 27 03 |
| " from other sources ..... | | 4 50 |
| Total receipts ..... | | $ 4,492 65 |

### Expenditure.

*Expenses of Management*:

| | | |
|---|---|---|
| Cash paid for agents' fees | | $ 171 00 |
| " salaries, directors' and auditors' fees | | 202 00 |
| " travelling expenses | | 9 00 |
| " statutory assessment and license fee | | 20 99 |
| " printing, stationery and advertising | | 38 15 |
| " investigation and adjustment of claims | | 13 00 |
| " postage, etc | | 17 63 |
| " other expenses | | 3 00 |
| Total expenses of management | | $ 474 77 |

*Miscellaneous Payments*:

| | | |
|---|---|---|
| Cash paid for losses which occurred prior to 1900 | $ 2,060 00 | |
| " " " " during 1900 | 1,347 26 | |
| | | $ 3,407 26 |
| " rebate | | 45 82 |
| Total expenditure | | $ 3 927 85 |

### Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Three Years. |
|---|---|
| Mutual | $ 1,351,958 |

### Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 885 | $ 1,320 844 |
| Policies taken during 1900, new and renewed | 342 | 520 038 |
| Gross number during 1900 | 1,227 | $ 1,840,882 |
| Less expired and cancelled in 1900 | 328 | 489,924 |
| Net risks in force 31st December, 1900 | 899 | $ 1,350 958 |

### Classification of Risks:

Farm and non-hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Three years risks. |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $ 40,558 74 |
| Amount of all premium notes on policies in force 31st December, 1900, after deducting all payments thereon and assessments levied | 36 732 05 |
| Amount of premium notes received during the year 1900 | 15,601 74 |

## DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT ELGIN.

*Commenced business 18th May,* 1887.

Names and addresses of the Directors and Officers for the the year 1901 :

*Directors :*

Wm. Nancekivell, Ingersoll, Ont.
Samuel Gregg, Ingersoll, Ont.
W. H. Kneal, Burgessville, Ont.
Thos. Prouse, Mount Elgin, Ont.
C. A. Brink, Tolden's Corners, Ont.
John Baxter, Brownsville, Ont.

*Officers :*

Wm. Nancekivell, President ..... Ingersoll, Ont.
Thos. Prouse, Vice President ..... Mount Elgin, Ont.
T. R. Mayberry, Secretary-Treasurer ..... Ingersoll, Ont.

Unassessed premium note capital, $46,295.31.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash at head office | $265 86 | |
| " in Traders' Bank, Ingersoll | 8 03 | |
| | | $ 273 89 |
| Amount unpaid of fixed payments of 1900 | | 219 21 |
| " of premium notes in force after deducting all payments thereon and assessments levied | | 46,295 31 |
| Total assets | | $46,788 41 |

LIABILITIES.

| | |
|---|---|
| Amount of borrowed money | $500 00 |
| Total | $500 00 |

RECEIPTS.

| | | |
|---|---|---|
| Cash on hand as per last statement (not extended) | $407 57 | |
| Cash received as fixed payments of 1900 | | $2,338 12 |
| " " prior years | | 25 48 |
| " interest | | 2 43 |
| " extra premiums | | 16 99 |
| " borrowed money | | 494 90 |
| Total receipts | | $2,877 92 |

### Expenditure.

*Expenses of Management* :

| | | |
|---|---|---|
| Amount paid for commission | $ | 63 |
| " interest | | 20 20 |
| " investigation and adjustment of claims | | 26 00 |
| " statutory assessment and license | | 21 45 |
| " salaries, directors' and auditors' fees | | 299 05 |
| " printing, stationery and advertising | | 30 75 |
| " rent and taxes | | 2 00 |
| " postage, etc | | 35 80 |
| Total expenses of management | $ | 435 88 |

*Miscellaneous Payments* :

| | | |
|---|---|---|
| Cash paid for losses during 1900 | | 2 536 91 |
| " rebate | | 38 81 |
| Total expenditure | $ | 3 011 60 |

### Currency of Risks.

*Amount covered by policies in force 31st December*, 1900.

| | Three years. |
|---|---|
| Mutual | $1,452,986 |

### Movement in Risks

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 799 | $1,358 621 |
| Policies new and renewed during 1900 | 311 | 523,075 |
| Gross number during 1900 | 1.110 | $1,881 696 |
| Less expired and cancelled in 1900 | 253 | 428,710 |
| Net risks in force on mutual system 31st December, 1900 | 857 | $1,452 986 |

### Classification of Risks :

Farm and non hazardous.

### Premium Notes or Undertakings

*On Policies in force 31st December*, 1900.

| | Three years. |
|---|---|
| Amount of face of all prrmium notes held by Company and legally liable to assessment | $51,522 87 |
| Amount of all premium notes after deducting all payments thereon and assessments levied | 46,295 31 |
| Amount of premium notes taken during the year 1900 | 18,475 44 |

## AYR FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, AYR.

*Commenced business 13th December, 1893.*

---

Names and addresses of the Directors and Officers for the year 1901:

*Directors:*

| | | | |
|---|---|---|---|
| Jesse Clemens, Roseville, | Ont. | John Folsetter, Paris Station, | Ont. |
| Robert McCrow, Princeton, | " | George Aitkin, Glenmorris, | " |
| Wm. Hall, Washington, | " | Wm. Oliver, Ayr, | " |

*Officers:*

Jesse Clemens, President ..... Roseville, Ont.
John Folsetter, Vice-President ..... Paris Station, Ont.
Joseph Wrigley, Secretary-Treasurer ..... Ayr, Ont.

Unassessed premium note capital, $82,284.63.

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | |
|---|---|
| Cash in Bank of Commerce, Ayr, | $1 27 |
| Amount unpaid of assessments of 1900 | 35 59 |
| Amount of premium notes in force, after deducting all payments thereon and assessments levied | 82,284 63 |
| Total assets | $82,321 49 |

LIABILITIES.

| | |
|---|---|
| Amount due Secretary for salary | $100 00 |
| Total | $100 00 |

RECEIPTS.

| | | |
|---|---|---|
| Cash on hand December 31st, 1899 (not extended) | $80 98 | |
| Cash received for fees | | $203 00 |
| " assessments of 1900 | | 3,981 57 |
| " " prior years | | 13 94 |
| Total receipts | | $4,198 51 |

### Expenditure

*Expenses of Management* :

| | |
|---|---|
| Amount paid for statutory assessment and license | $27 21 |
| " rent | 2 00 |
| " salaries, directors' and auditors' fees | 506 90 |
| " printing, stationery, etc | 44 95 |
| " postage, etc | 11 00 |
| " travelling expenses | 10 00 |
| " fee Underwriters' Association | 2 50 |
| Total expenses of management | $604 56 |

*Miscellaneous* :

| | |
|---|---|
| Amount paid for losses which occurred during 1900 | $3,673 66 |
| Total expenditure | $4.278 22 |

### Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Mutual | $1,998,975 |

### Movement in Risks.

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 691 | $1,834,675 |
| Policies taken during 1900 | 242 | 594,100 |
| Gross number and amount in force 31st December, 1900 | 933 | $2,428 775 |
| Less expired and cancelled in 1900 | 183 | 429,800 |
| Net risks in force 31st December, 1900 | 750 | $1,998 975 |

### Classification of Risks:

Farm and non-hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $86,977 50 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 82,284 63 |
| Amount of all premium notes received during the year 1900 | 25,773 50 |

## COUNTY OF BRANT FARMER'S MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PARIS

*Commenced business 27th May,* 1861.

Names and addresses of the Directors and Officers for the year 1901:—

*Directors:*

James Harley, Vandecar, Ont.
Thomas Lloyd Jones, Burford, Ont.
F. I. Patten, M. D, St. George, Ont.
James Geddie, Paris, Ont.
John Miller, Glenmorris, Ont.
Wm. Edmondson, Brantford, Ont.
Joseph McIntyre, Mohawk, Ont.
John Ramsay, Falkland, Ont.
Wm. Roddick, Brantford, Ont.

*Officers:*

James Harley, President.....Vandecar, Ont.
John Miller, Vice-President.....Glenmorris, Ont.
John H. Campbell, Secretary-Treasurer.....Paris, Ont.

Unassessed premium note capital, $116,235.15.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900

ASSETS.

| | | |
|---|---|---|
| Cash on hand at Head Office | $81.90 | |
| " in Bank of Commerce, Paris | 2 24 | |
| | | $ 84 14 |
| Amount of assessment of 1900 unpaid | | 769 10 |
| " " prior years (not extended) | $80 00 | |
| " premium notes in force, after deducting all payments thereon and assessments levied | | 116,235 15 |
| Total assets | | $117.088 39 |

LIABILITIES.

| | |
|---|---|
| Amount of interest due | $ 2 14 |
| " borrowed money | 4,850 00 |
| Total liabilities | $4 852 14 |

RECEIPTS.

| | | |
|---|---|---|
| Cash on hand, as per last statement (not extended) | $508.13 | |
| " received for assessments levied in 1900 | | $ 7,318 50 |
| " " " " prior to 1900 | | ,150 62 |
| " " borrowed money | | 4 050 00 |
| " " cancelled policies | | 39 44 |
| Total receipts | | $12 558 56 |

### Expenditure.

| | |
|---|---|
| *Expenses of Management* : | |
| Amount paid for travelling expenses | $ 16 00 |
| " commission | 764 62 |
| " investigation and adjustment of claims | 69 05 |
| " interest | 197 12 |
| " statutory assessment and license | 62 05 |
| " printing and advertising | 62 75 |
| " rent and taxes | 50 00 |
| " salaries, directors' and auditors' fees | 894 60 |
| " postage, telegrams, express and stationery | 117 78 |
| " other expenses | 26 20 |
| Total expenses of management | $2,260 17 |
| *Miscellaneous Payments* : | |
| Cash paid for losses which occurred during 1900 | 8,922 38 |
| " in repayment of loan | 1,800 00 |
| Total expenditure | $12 982 55 |

### Currency of Risks

*Amount covered by policies in force 31st December,* 1900.

| | Four years. |
|---|---|
| Mutual | $4,646,646 84 |

### Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 3,221 | $4,712,392 00 |
| " taken during 1900 new and renewed | 903 | 1,341,690 12 |
| Gross number and amount of risks during 1900 | 4,124 | $6,054 082 12 |
| Less expired and cancelled in 1900 | 958 | 1,407,435 28 |
| Net risks in force 31st December, 1900 | 3,166 | $4 646,646 84 |

### Classification of Risks:

Farm and non-hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December,* 1900.

| | Four year risks. |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $136,104 64 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 116,235 15 |
| Amount of premium notes received during the year 1900 | 39,072 12 |

## OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, EMBRO.

*Commenced business 2nd June*, 1884.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

James Green, Brooksdale, Ont.
William Stewart, Hickson, Ont.
A. S. McKay, Woodstock, Ont.
John Muterer, Rayside, Ont.
W. W. Sutherland, Rayside, Ont.
John Bolton, Wildwood, Ont.
Robt. McLeod, Bennington, Ont.
Columbus Ross, Embro, Ont.
Hugh McDonald, Woodstock, Ont.

*Officers* :

James Green, President ..... Brooksdale, Ont.
John Bolton, Vice-President ..... Wildwood, Ont.
James Munro, Secretary-Treasurer ..... Embro, Ont.

Unassessed premium note capital, $45,488.13.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash on hand at head office | | $1,334 53 |
| Amount unpaid of assessments of 1900 | | 80 04 |
| Amount unpaid of assessments of prior years (not extended) | $8.60 | |
| Amount of premium notes in force, after deducting all payments thereon, and assessments levied | | 45,488 13 |
| Total assets | | $46 902 70 |

LIABILITIES.—None.

RECEIPTS.

| | | |
|---|---|---|
| Cash at head office as per statement (not extended) | $573.48 | |
| Cash received for assessments levied during 1900 | | $1,321 43 |
| " " in prior years | | 101 68 |
| " interest | | 17 50 |
| " transfer fees, etc | | 50 |
| Total receipts | | $1,441 11 |

EXPENDITURE.

*Expenses of Management* :

| | |
|---|---|
| Cash paid for bonus to agents | $ 6 75 |
| " travelling expenses | 4 70 |
| " printing and advertising | 22 14 |
| " statutory assessment and license | 19 02 |
| " rent | 12 00 |
| " salaries, directors and auditors' fees | 309 60 |
| " postage, telegrams and stationery | 13 94 |
| " all other expenses | 81 40 |
| Total expenses of management | $469 55 |

*Miscellaneous Payments* :

| | |
|---|---|
| Cash paid for losses during 1900 | 190 51 |
| " all other purposes | 20 00 |
| Total expenditure | $680 06 |

### Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | One year. | Two years. | Three years. | Total. |
|---|---|---|---|---|
| Mutual | $950 | $1,300 | $1,225 010 | $1,227,260 |

### Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 863 | $1,157,610 |
| Policies new and renewed during 1900 | 338 | 436,505 |
| Gross number during 1900 | 1,201 | $1,594,115 |
| Less expired and cancelled in 1900 | 286 | 366,855 |
| Net risks in force on mutual system 31st December, 1900 | 915 | $1 227,260 |

### Classification of Risks:

Farm and non hazardous.

### Premium Notes and Undertakings

*On policies in force 31st December, 1900.*

| | One year risks. | Two year risks. | Three year risks. | Total. |
|---|---|---|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment. | $35 00 | $52 00 | $47,940 00 | $48,027 00 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 33 95 | 50 62 | 45,403 56 | 45,488 13 |
| Amount of premium notes received during the year 1900 | 35 00 | 28 00 | 17,052 00 | 17,115 00 |

## MISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINTORE.

*Commenced business 25th May, 1878.*

Names and addresses of the Directors and Officers for the year 1901.

*Directors:*

Charles Youngs, Brookdale, Ont.
William Whitestone, Lakeside, Ont.
Jas. Henderson, Belton, Ont.
Robert Neeley, Dorchester, Ont.
Geo. A. Monroe, Embro, Ont.
Wm. Colyer, Ingersoll, Ont.
Alexander Wood, St. Mary's, Ont.
Thomas Duffin, Rebecca, Ont.
Wm. Gerrie, Ingersoll, Ont.

*Officers:*

Charles Youngs, President ..... Brookdale, Ont.
Wm. Colyer, Vice-President ..... Ingersoll, Ont.
E. J. Pearson, Secretary ..... Kintore, Ont.
Jas. Patterson, Treasurer ..... Thamesford, Ont.

Unassessed premium note capital, $113,202 02

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Amount of cash on hand at head office | $ 30 00 | |
| " in Imperial Bank, Ingersoll | 667 43 | |
| | | $ 697 43 |
| " unpaid of assessments levied in 1900 | | 803 54 |
| " " " prior to 1900 | | 21 69 |
| " of premium notes in force, after deducting all payments thereon and assessments levied | | 113,202 02 |
| **Total assets** | | $114,795 08 |

LIABILITIES

| | |
|---|---|
| Amount of retained premiums | $ 57 38 |
| " agent's fees | 400 00 |
| **Total liabilities** | $ 457 38 |

RECEIPTS

| | | |
|---|---|---|
| Cash at head office as per last statement (not extended) | $1,277 41 | |
| " received for assessments levied in 1900 | | $ 3,525 05 |
| " " " " before 1900 | | 503 63 |
| " " borrowed | | 2,265 00 |
| " " interest | | 7 30 |
| " " retained premiums | | 48 00 |
| " " agents' fees | | 500 00 |
| **Total receipts** | | $ 6,848 98 |

EXPENDITURE.

*Expenses of Management*

| | |
|---|---|
| Amount paid for commission to agents | $ 525 00 |
| " statutory assessment | 34 13 |
| " printing, advertising, postage, etc. | 149 43 |
| " rent | 11 00 |
| " salaries, directors' and auditors' fees | 408 00 |
| " investigation of claims | 26 00 |
| " interest | 22 55 |
| " travelling expenses | 31 00 |
| " other expenses | 3 00 |
| **Total expenses of management** | $ 1,210 56 |

*Miscellaneous Payments* :

| | | |
|---|---|---|
| Cash paid for losses which occurred prior to 1900 | $ 1 75 | |
| Cash paid for losses which occurred during 1900 | 3,928 15 | |
| | | 3 929 90 |
| Repayment of loans | | 2,285 00 |
| Rebate | | 23 10 |
| Total expenditure | | $ 7.448 56 |

## Currency of Risks.

*Amount covered by policies in force 31st December*, 1900.

| | Three years. |
|---|---|
| Mutual | $2,547,542 |

## Movement in Risks.

*Mutual System*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 1,580 | $2,400,655 |
| " new and renewed during 1900 | 611 | 1,080,511 |
| Gross number during 1900 | 2,191 | 3,481,166 |
| Less expired or cancelled in 1900 | 599 | 933,624 |
| Net risks in force on mutual system 31st December, 1900 | 1,592 | $2,547,542 |

## Classification of Risks :

Farm and non-hazardous.

## Premium Notes or Undertakings

*On policies in force 31st December*, 1900.

| | Three years. |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $118,822 48 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 113,202 02 |
| Amount of premium notes received during the year 1900 | 50,389 25 |

## OTTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NORWICH.

*Commenced business 13th August*, 1887.

---

Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

| | | | |
|---|---|---|---|
| Wm. Schell, Woodstock, | Ont. | S. R. Wallace, Burgessville, | Ont. |
| V. Ficht, Oriel, | " | J. R Johnson, Springford, | " |
| C. F. Austice, Springford, | " | M. R. Stover, Norwich, | " |
| Jas. E. Carroll, Norwich, | " | A. W. Smith, Northfield, | " |
| J. Cohoe, New Durham, | " | | |

*Officers* :

Wm. Schell, President ..... Woodstock, Ont.
S. R. Wallace, Vice-President ..... Burgessville, Ont.
H. VanValkenburg, Secretary-Treasurer ..... Norwich, Ont.

Unassessed premium note capital, $63,030.71.

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash on hand at head office for year ending 31st December, 1900 | | $ 178 09 |
| Amount of premium notes in force, after deducting all payments thereon and assessments levied | | 56,967 38 |
| Amount unpaid of fixed payments of 1900 | | 386 83 |
| " assessments of 1900 | | 763 15 |
| Total assets | | $58,295 45 |

LIABILITIES.—None.

RECEIPTS.

| | | |
|---|---|---|
| Cash on hand per last statement (not extended) | $1,497 23 | |
| " received for fixed payments of 1900 | | $ 733 41 |
| " " assessments of 1900 | | 1,297 39 |
| " " assessments prior to 1900 | | 593 82 |
| " " interest | | 4 78 |
| " " fees | | 8 55 |
| Total receipts | | $2,637 95 |

## Expenditure.

*Expenses of Management* :

| | | |
|---|---|---|
| Amount paid for travelling expenses | $ | 2 50 |
| " interest | | 67 12 |
| " investigation of claims | | 34 00 |
| " salaries, directors' and auditors' fees | | 426 60 |
| " stationery, printing, postage and advertising | | 113 55 |
| " rent | | 3 00 |
| " statutory assessment and license | | 25 37 |
| Total expenses of management | $ | 672 14 |

*Miscellaneous* :

| | |
|---|---|
| Amount paid for losses which occurred during 1900 | 2,336 00 |
| " " rebate | 48 95 |
| " " in repayment of loans | 900 00 |
| Total expenditure | $3,957 09 |

## Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Three years. | Four years. | Total. |
|---|---|---|---|
| Mutual | $1,317,515 | $483,720 | $1,801,235 00 |

## Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 1,109 | $1,682,505 |
| " new and renewed during 1900 | 433 | 636,965 |
| Gross number during 1900 | 1,542 | $2,319,470 |
| Less expired and cancelled in 1900 | 352 | 518,235 |
| Net risks in force 31st December, 1900 | 1,190 | $1 801,235 |

## Classification of Risks :

Farm and non-hazardous.

## Premium Notes or Undertakings

*On policies in force 31st December, 1900*

| | |
|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $63,030 71 |
| Amount of all premium notes, after deducting all payments thereon and assessments levied | 56,967 38 |
| Amount of premium notes received during the year 1900 | 22,294 21 |

## MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLUMBUS.

*Commenced business 19th August*, 1895.

Names and addresses of the Directors and Officers for the year 1901 :

*Directors :*

| | |
|---|---|
| Wm. Smith, Columbus, Ont. | Hon. John Dryden, M.P.P., Brooklin, Ont. |
| Arthur Annis, Columbus, Ont. | Alex. McKenzie, Columbus, Ont. |
| Peter Christie, Manchester, Ont. | C. W. Disney, Balsam, Ont. |
| John Lander, Taunton, Ont. | R. J. Mackie, Oshawa, Ont. |
| C. C. McAvoy, Atha, Ont. | James Parr, Blackstock, Ont. |
| D. E. Pugh, Pickering, Ont. | Royal Rogers, Kinsale, Ont. |

*Officers :*

Wm. Smith, President ..... Columbus, Ont.
Hon John Dryden, M.P.P., Vice-President ..... Brooklin, Ont.
Wm. Purves, Secretary ..... Columbus, Ont.
R. Hodgson, Treasurer ..... Columbus, Ont.

Unassessed premium note capital, $56,918.57.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Actual cash on hand at head office | $ 509 30 | |
| " in Dominion Bank, Oshawa | 279 74 | |
| " Western Bank, Oshawa | 1,759 42 | |
| | | $ 2,548 46 |
| Amount unpaid as fixed payments, 1900 | | 140 45 |
| " of prior years (not extended) | $8.32 | |
| " unpaid of assessments of 1900 | | 79 81 |
| " of prior years (not extended) | $3.88 | |
| " of premium notes in force after deducting all payments thereon and assessments levied | | 55,408 33 |
| Total assets | | $58,177 05 |

LIABILITIES.—None.

RECEIPTS.

| | | |
|---|---|---|
| Cash on hand as per last statement (not extended) | $2,000 90 | |
| Cash received fixed payments of 1900 | | $3,568 25 |
| " " prior years | | 365 56 |
| " assessments of 1900 | | 1,457 83 |
| " " prior years | | 22 85 |
| " carpenters' risks | | 1 20 |
| Total receipts | | $5.415 69 |

EXPENDITURE.

| | |
|---|---|
| *Expenses of Management :* | |
| Cash paid for travelling expenses | $ 1 50 |
| " agents' commission | 975 50 |
| " salaries, directors' and auditors' fees | 518 00 |
| " statutory assessment and license fee | 27 39 |
| " printing, stationery and advertising | 76 00 |
| " postage, telegrams and express | 54 90 |
| " premium treasurer's bond | 10 00 |
| " rent, taxes | 6 00 |
| Total expenses of management | $1,669 29 |

*Miscellaneous :*

| | |
|---|---|
| Cash paid for losses during 1900 | $3,010 48 |
| " rebate | 73 37 |
| " re-insurance | 114 99 |
| Total expenditure | $4,868 13 |

## Currency of Risks.

*Amount covered by policies in force 31st December, 1900*

| | One year or less. | Two years. | Three years. | Total. |
|---|---|---|---|---|
| Mutual | $8,020 | $4,300 | $2,121,946 | $2,134,266 |
| Less amount re-insured | ..... | ..... | 55,985 | 55,985 |
| Net risks carried at 31st December, 1900. | $8,020 | $4 300 | $2,065,961 | $2 078 281 |

## Movement in Risks.

*Mutual System.*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 1,506 | $1,849,056 |
| Policies new and renewed during 1900 | 677 | 748,595 |
| Gross number during 1900 | 2,183 | $2,597,651 |
| Less expired and cancelled in 1900 | 446 | 463,385 |
| Net risks in force on mutual system 31st December, 1900 | 1,737 | $2 134,266 |

## Classification of Risks :

Farm and non-hazardous.

## Premium Notes or Undertakings

*On Policies in force 31st December, 1900.*

| | One year risks. | Two years. | Three years. | Total. |
|---|---|---|---|---|
| Amount of face of all premium notes held by Company and legally liable to assessment | $265 95 | $139 75 | $69,130 02 | $69,535 72 |
| Amount of all premium notes after deducting all payments thereon and assessments levied | 238 03 | 120 75 | 56,559 79 | 56,918 57 |
| Amount of premium notes received during the year 1900 | 277 45 | 78 00 | 24,071 10 | 24,426 55 |
| Amount of premium notes given for re-insurance | ..... | ..... | 1,847 54 | 1,847 54 |
| Less payments made thereon | ..... | ..... | 337 30 | 337 30 |
| Residue of said premium notes for which the Company is still liable | ..... | ..... | 1,510 24 | 1,510 24 |

## GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH TOWNSHIP, LOT 27, CON. 1, DIV. A.

*Commenced business 16th February*, 1860.

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Names and addresses of the Directors and Officers for the year 1901 :

*Directors* :

| | | | |
|---|---|---|---|
| Robert Shortreed, | Guelph, Ont. | Robert McIntosh, | Guelph, Ont |
| D. McCrae, | " | James Laidlaw, | " |
| William Tuck, | " | G. B Metcalf, | Marden, Ont. |
| John Laird, | " | C. R Blyth, | " |
| J. O. Cleghorn, | " | | |

*Officers* :

Robert Shortreed, President ..... Guelph, Ont.
Robert McIntosh, Vice-President ..... "
Major G. B. Hood, Secretary-Treasurer ..... "

Unassessed premium note capital, $23,859 11.

---

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Amount of cash in Bank of Commerce, Guelph ..... | | $ 77 31 |
| " premium notes in force after deducting all payments thereon and assessments levied ..... | | 23,859 11 |
| " unpaid of fixed payments of 1900 ..... | | 16 56 |
| " " assessments of 1900 ..... | | 19 72 |
| Policy fee ..... | | 1 00 |
| Total assets ..... | | $23 973 70 |

LIABILITIES —None.

RECEIPTS.

| | | |
|---|---|---|
| Cash at head office as per last statement (not extended) .... | $ 809 12 | |
| Cash received as policy fees ..... | | $ 80 00 |
| " fixed payments of 1900 ..... | | 1,042 53 |
| " " prior years ..... | | 19 28 |
| " assessments of years prior to 1900 ..... | | 1,016 09 |
| " interest ..... | | 13 94 |
| " borrowed ..... | | 1 200 00 |
| Total receipts ..... | | $3,371 84 |

### Expenditure.

*Expenses of Management* :

| | |
|---|---|
| Amount paid for investigation of claims | $ 3 00 |
| " travelling expenses | 11 75 |
| " statutory assessment and license fees | 16 00 |
| " printing, stationery and advertising | 13 75 |
| " salaries, directors' and auditors' fees | 184 00 |
| " postage, etc. | 12 75 |
| " other expenses | 7 00 |
| Total expenses of management | $248 25 |

*Miscellaneous Payments* :

| | |
|---|---|
| Cash paid for losses which occurred in 1900 | $ 2,655 40 |
| " in repayment of loans | 1,200 00 |
| Total expenditure | $4,103 65 |

### Currency of Risks

*Amount covered by policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Mutual | $565,475 |

### Movement in Risks.

*Mutual System*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | 268 | $556,875 |
| Policies new and renewed during 1900 | 81 | 184,6 5 |
| Gross number and amount during 1900 | 349 | 741,500 |
| Less cancelled and expired in 1900 | 83 | 176,025 |
| Net risks in force 31st December, 1900 | 266 | $565,475 |

### Classification of Risks :

Farm and non hazardous.

### Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Amount of face of all premium notes held by Company, and legally liable to assessment | $26 887 25 |
| " premium notes, after deducting all payments thereon and assessments levied | 23 859 11 |
| " premium notes received during the year 1900 | 8,710 25 |

## THE WESTMINSTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 14, CON. 4, WESTMINSTER.

*Commenced business 11th December, 1857.*

Names and addresses of the Directors and Officers for the year 1901 :

*Directors :*

R. S. Nichol, Hubrey, Ont.
John Thorncroft, Lambeth, Ont.
Wm. H. Beattie, Wilton Grove, Ont.
D. A. McPherson, Glanworth, Ont.
Anson M Hunt, Scottsville, Ont.
Wm. Marr, Odell, Ont.

*Officers :*

R. S. Nichol, President ..... Hubrey, Ont.
D. A. McPherson, Vice-President ..... Glanworth, Ont.
Thomas McDougal, Treasurer ..... Nilestown, Ont.
Andrew Elliott, Secretary ..... Pond Mills, Ont.

**Unassessed premium note capital, $38,527.71.**

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

ASSETS.

| | | |
|---|---|---|
| Cash value of debentures | | $ 10,000 00 |
| Cash on hand at head office | $ 38 60 | |
| Cash on deposit to the Company's credit, not drawn against, in the Canadian Savings and Loan Company, London | 4,587 38 | |
| London Loan and Savings Company, London | 1,120 67 | |
| Huron and Erie " " | 1,230 40 | |
| | | 6,977 05 |
| Amount of premium notes in force after deducting all payments thereon and assessments levied | | 38,527 71 |
| Total assets | | $ 55,504 76 |

LIABILITIES.—None.

RECEIPTS.

| | | |
|---|---|---|
| Cash at head office and on deposit as per last statement (not extended | $ 16,523 83 | |
| Cash received as taking application | | 109 17 |
| " for fixed payments of 1900 | | 2,865 11 |
| " interest | | 624 93 |
| " engine licenses | | 22 80 |
| Total receipts | | $ 3,622 01 |

## Expenditure

*Expenses of Management :*

| | | |
|---|---|---|
| Amount paid for agents' fees | $ | 146 50 |
| " investigation and adjustment of claims | | 51 00 |
| " statutory assessment and license | | 22 31 |
| " salaries, directors' and auditors' fees | | 298 00 |
| Total expenses of management | $ | 517 81 |

*Miscellaneous Payments :*

| | | |
|---|---|---|
| Cash paid for losses which occurred during 1900 | $ | 2,579 00 |
| " rebate | | 26 63 |
| " sundries | | 45 35 |
| Total expenditure | $ | 3,168 79 |

## Currency of Risks.

*Amount covered by policies in force 31st December, 1900.*

| | Three years. |
|---|---|
| Mutual | $ 1,482,925 |

## Movement in Risks.

*Mutual System*

| | Number. | Amount. |
|---|---|---|
| Policies in force 31st December, 1899 | .... | ..... |
| Policies new and renewed during 1900 | 348 | $ 549,525 |
| Gross number during 1900 | .... | ..... |
| Deduct expired or cancelled in 1900 | .... | ..... |
| Net risks in force 31st December, 1900 | 947 | $1,482,925 |

## Classification of Risks :

Farm and non-hazardous.

## Premium Notes or Undertakings

*On policies in force 31st December, 1900.*

| | Three year risks. |
|---|---|
| Amount of face of all premium notes legally liable to assessment | $ 44 487 25 |
| Amount of all premium notes, after deducting all payments thereon, and assessments levied | 38,527 71 |
| Amount of premium notes received during the year 1900 | 16,485 75 |

# PURELY MUTUAL FIRE COMPANIES.

## ASSETS AND LIABILITIES; INCOME AND EXPENDITURE.

# PURELY MUTUAL FIRE INSURANCE COMPANIES.

## ASSETS FOR THE YEAR ENDING 31st DECEMBER, 1900.

| Name of company. | Real estate cash value. | Mortgages, bonds debentures, and other securities. | Cash. | Agents' balances. | Fixed payments of 1900 unpaid. | Assessments unpaid of 1900. | Fixed payments and assessments of prior years. | Unassessed premium note capital. | Interest due and accrued. | Short date notes. | All other assets. | Total assets. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. |
| Algoma Mutual | | | 1,233 14 | 4 50 | 161 18 | | 33 94 | 7,577 48 | | | | 9,010 24 |
| Amherst Island | | | 1,378 00 | | | | | 3,741 98 | | 8 25 | | 5,128 23 |
| Ayr Farmers' | | | 1 27 | | | 35 59 | | 82,284 63 | | | | 82,321 49 |
| Bancroft Mutual | | | 696 99 | | 184 97 | | | 6,707 09 | | 42 75 | | 7,631 80 |
| Bay of Quinte | | | 982 32 | | 224 32 | 115 23 | | 24,345 50 | | | | 25,667 37 |
| Bertie and Willoughby | | | 552 29 | | 117 80 | | | 51,548 70 | | | | 52,218 79 |
| Blanshard | | | 5 43 | | | 193 72 | 168 73 | 25,498 80 | | | | 25,866 68 |
| Blenheim North | | | 17 95 | | | 18 15 | | 77,451 81 | | | | 77,487 91 |
| Brant County | | | 84 14 | | | 769 10 | | 116,235 15 | | | | 117,088 39 |
| Bruce West | | | 7 83 | | | 178 48 | 97 01 | 13,045 56 | | | | 13,328 88 |
| Canadian Millers' | | 54,200 00 | 18,627 46 | | 242 00 | | | 52,080 15 | 1,231 97 | | | 126,381 58 |
| Caradoc Farmers' | | | 773 64 | | 143 41 | | | 36,732 05 | | | | 37,649 10 |
| Clinton Township | | | 132 44 | | 8 40 | | | 15,843 96 | | | | 15,984 80 |
| Culross | | | 3,834 40 | | | 421 48 | | 45,894 27 | | | | 50,150 15 |
| Dereham and West Oxford | | | 273 89 | | 219 21 | | | 46,295 31 | | | | 46,788 41 |
| Dorchester N. and S. | | | 9,662 68 | | | 292 72 | | 61,253 25 | | | | 71,208 65 |
| Downie | | | 1,877 21 | | | 65 14 | | 40,354 03 | | | | 42,296 38 |
| Dufferin Farmers' | | | 2,746 62 | 202 61 | | | | 40,993 76 | | | | 43,942 99 |
| Dumfries N. and Waterloo S. | | | 1,331 28 | | | 269 52 | | 171,017 22 | | | 19 00 | 172,637 02 |
| Dunwich Farmers' | | | 156 19 | | | | 226 55 | 36,340 12 | | | | 36,722 86 |
| Easthope South | | | 654 16 | | | 240 26 | | 120,509 73 | | | | 121,404 15 |
| Ekfrid | | | 2,407 12 | | 215 40 | | | 26,931 61 | | | 15 00 | 29,569 13 |
| Elma Farmers' | | | 5,860 08 | | | 260 92 | | 93,419 90 | | | | 99,540 90 |
| Eramosa | | | 1,434 03 | | 217 00 | | | 26,906 69 | | | | 28,557 72 |
| Erie Farmers' | | | 778 01 | | 80 00 | 146 00 | | 37,875 07 | | | | 38,879 08 |
| Farmers' Central | | | 3,288 39 | 227 08 | | 331 25 | | 106,817 76 | | | | 110,664 48 |
| Farmers' Union | | | 117 69 | | | | | 49,783 77 | | 388 30 | | 50,289 76 |
| Formosa | | | 1,694 11 | | | 140 41 | | 113,094 54 | | | | 114,929 06 |
| Germania Farmers' | | | 1,101 64 | | 14 95 | 46 85 | | 78,313 11 | | | | 79,476 55 |
| Glengarry Farmers' | | | 7,785 92 | | | | | 43,178 57 | | | | 50,964 49 |
| Grand River | | | 173 07 | | | 42 24 | | 29,874 56 | | | | 30,089 87 |
| Grenville Patron | | | 3,580 50 | | 227 43 | | | 71,817 93 | | | | 75,625 86 |
| Grey and Bruce | | | 1,789 83 | | | 220 25 | 121 35 | 30,933 43 | | | | 33,064 86 |
| Guelph Township | | | 77 31 | | 16 56 | 19 72 | | 23,859 11 | | | 1 00 | 23,973 70 |
| Halton Union | | | 589 56 | | | | | 94,768 49 | | 150 10 | | 95,508 15 |
| Hamilton Township | | | 1,519 59 | | 7 27 | | | 20,558 67 | | | 5 84 | 22,091 37 |

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Hay Township | | | 6,132 37 | | | 81 85 | | 111,368 54 | | | | 117,582 76 |
| Hopewell Creek | | | 641 61 | | | 111 12 | 21 92 | 29,144 43 | | | | 29,919 08 |
| Howick Farmers' | | | 8,591 53 | | 484 96 | | | 269,234 85 | | | | 218,310 84 |
| Howard Farmers' | | 199 95 | 5,614 17 | | 112 37 | | 99 45 | 54,090 87 | | | | 60,116 61 |
| Kent and Essex | | | 1,335 98 | | 117 66 | | | 18,316 14 | | | | 19,769 78 |
| Lambton Farmers' | | | 552 95 | | | | | 82,587 69 | | 765 66 | | 83,906 30 |
| Lanark | | | 2,101 21 | | 211 44 | | | 76,238 24 | | | | 78,550 89 |
| Lennox and Addington | | | 180 55 | 152 42 | 105 21 | 198 30 | 65 34 | 27,668 84 | | | | 28,370 66 |
| Lobo Township | | | 2,914 41 | | 47 51 | | | 20,551 27 | | | | 23,513 19 |
| London Township | | | 4,739 18 | | 61 37 | | | 39,003 56 | | | | 43,804 11 |
| McGillivray | | | 804 83 | | | | | 9,001 88 | | 47 00 | | 9,853 71 |
| McKillop | | | 5,823 80 | | 639 15 | 69 60 | | 90,672 53 | | | | 97,205 08 |
| Maple Leaf | | | 2,548 46 | | 140 45 | 79 81 | | 55,408 33 | | | | 58,177 05 |
| Midland | | | 142 96 | 8 15 | | | | 35,364 81 | 28 80 | | | 35,544 72 |
| Nichol | | | 1,001 81 | | 160 69 | | | 60,979 71 | | 109 18 | | 62,251 39 |
| Nissouri Farmers' | | | 697 83 | | | 803 54 | 91 69 | 113,202 02 | | | | 114,795 08 |
| Norfolk Farmers' | | | 269 58 | | 794 91 | | | 48,722 13 | | | | 49,786 62 |
| Oneida Farmers' | | | 181 07 | | | 72 08 | 17 68 | 14,886 08 | | | | 15,156 91 |
| Otter | | | 178 09 | | 386 83 | 763 15 | | 63,030 71 | | | | 64,358 78 |
| Oxford Farmers' | | | 1,334 53 | | | 80 04 | | 45,488 13 | | | | 46,902 70 |
| Peel and Maryboro | | | 6,820 05 | 40 00 | 525 10 | | | 69,245 75 | | | | 76,630 90 |
| Peel County Farmers' | | | 3,898 58 | | 913 15 | | | 144,221 15 | | | | 149,032 88 |
| Puslinch | | | 777 80 | | | | | 29,171 85 | | | | 29,949 65 |
| Renfrew Farmers' | | | 932 36 | 58 78 | 362 48 | | | 18,242 44 | | 192 42 | | 19,788 48 |
| Saltfleet and Binbrook | 400 00 | | 3,731 40 | | 311 93 | | | 65,380 37 | | | | 69,823 70 |
| Simcoe County | | | 270 22 | | | 779 12 | 308 92 | 31,211 45 | | | | 32,569 71 |
| Southwold Farmers' | | | 2,008 99 | | | 408 75 | 24 20 | 38,837 68 | | | | 41,279 62 |
| Standard Mutual | | | 2,315 97 | | | | | 17,452 97 | | | | 19,768 94 |
| Sydenham | | | 4,474 77 | 5 00 | 308 32 | | | 101,493 33 | | 96 18 | | 109,377 60 |
| Townsend Farmers' | | | 97 87 | | 23 89 | | | 36,726 53 | | | | 36,848 29 |
| Usborne and Hibbert | | | 4,090 32 | | | | 720 34 | 84,129 82 | | | | 88,940 48 |
| Victoria | | | 79 17 | | 654 07 | | | 50,344 12 | | 784 61 | 73 95 | 51,935 92 |
| Walpole Farmers' | | | 2,767 94 | 72 90 | 151 06 | | | 41,452 75 | | | | 44,444 65 |
| Waterloo North | | | 11,075 26 | | 650 10 | | | 213,013 37 | | | | 224,738 73 |
| Wawanosh West | | | 2,785 76 | | | 812 56 | | 144,525 16 | | | | 148,123 48 |
| Westminster Township | | 10,000 00 | 6,977 05 | | | | | 38,527 71 | | | | 55,504 76 |
| Williams East | | | 1,558 10 | | 199 48 | | | 12,163 47 | | | | 13,911 05 |
| Yarmouth | | | 9 84 | | | | | 29,006 10 | | | | 29,015 94 |
| Total | 400 00 | 64,399 75 | 177,684 55 | 771 36 | 9,412 03 | 8,066 95 | 1,997 12 | 4,296,980 04 | 1,260 77 | 2,584 45 | 114 79 | 4,563,701 89 |

## PURELY MUTUAL FIRE INSURANCE COMPANIES.

### LIABILITIES FOR THE YEAR ENDING 31st DECEMBER, 1900.

| Name of company. | Losses. | | | Borrowed money and bills payable. | Interest accrued. | Salaries and directors' fees. | Agents' commission and fees. | Other liabilities. | Total liabilities. | Number of policies in force. | Net amount of risk. |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Reported but not adjusted. | Adjusted. | Resisted. | | | | | | | | |
| | $ c. | $ c | $ c. | $ c. | $ c. | $ c. | $ c. | $ c | $ c. | | $ c |
| Algoma Mutual | | | | | | | | | | 546 | 337,438 00 |
| Amherst Island | 55 00 | | | | | | | | 55 00 | 129 | 167,490 00 |
| Ayr Farmers' | | | | | | | | | | 750 | 1,998,975 00 |
| Bancroft Mutual | | | | | | | | | | 288 | 193,230 00 |
| Bay of Quinte | 2 00 | | | | | | | | 2 00 | 856 | 1,047,055 00 |
| Bertie and Willoughby | | 495 70 | 1,191 00 | | | | | | 1,686 70 | 1,492 | 1,937,307 00 |
| Blanshard | | | | | | | | | | 633 | 884,072 00 |
| Blenheim, North | | 1,438 78 | 466 70 | 378 11 | | | | | 2,283 59 | 618 | 1,632,375 00 |
| Brant County | | | | 4,850 00 | 2 14 | | | | 4,852 14 | 3,166 | 4,646,646 84 |
| Bruce, West | | | | | | 125 00 | | | 125 00 | 487 | 412,380 00 |
| Canadian Millers' | | | | | | | | | | 274 | 673,855 00 |
| Caradoc Farmers' | 28 00 | | | | | | | 71 53 | 99 53 | 899 | 1,350,958 00 |
| Clinton Township | | | | 450 00 | 18 00 | 80 00 | | | 548 00 | 359 | 482,870 00 |
| Culross | | | | | | | | | | 862 | 1,279,069 00 |
| Dereham and West Oxford | | | | 500 00 | | | | | 500 00 | 857 | 1,452,986 00 |
| Dorchester, N. and S. | | | | | | | | | | 1,538 | 2,338,275 00 |
| Downie | | | | | | | | | | 680 | 1,433,015 00 |
| Dufferin Farmers' | | | | | | | | | | 1,178 | 1,291,700 00 |
| Dumfries, N., and Waterloo S | | | | | | | | | | 1,859 | 4,138,350 00 |
| Dunwich Farmers' | 1,940 00 | 550 00 | | 1,000 00 | | | | | 3,490 00 | 1,110 | 1,414,720 00 |
| Easthope, South | 1,000 00 | | | | | | | | 1,000 00 | 1,291 | 2,641,140 00 |
| Ekfrid | | | | | | | | | | 776 | 1,027,735 00 |
| Elma Farmers' | | | | | | | | | | 1,229 | 2,085,883 00 |
| Eramosa | | | | | | | | | | 340 | 698,025 00 |
| Erie Farmers' | | | | | | | | | | 723 | 1,051,265 00 |
| Farmers' Central | | | | | | | | | | 3,304 | 3,568,710 00 |
| Farmers' Union | | | | | | | | | | 1,682 | 1,801,976 00 |
| Formosa | | | | | | | | | | 2,870 | 3,564,237 00 |
| Germania Farmers' | | | | | | | | | | 1,425 | 2,082,062 00 |
| Glengarry Farmers' | | | | | | | | 211 76 | 211 76 | 1,837 | 1,799,107 00 |
| Grand River | | 400 00 | | | | | | | 400 00 | 730 | 1,103,454 00 |
| Grenville Patron | | | | | | | | | | 2,322 | 2,748,255 00 |
| Grey and Bruce | | | | | | | | | | 1,485 | 1,443,068 00 |
| Guelph Township | | | | | | | | | | 266 | 565,475 00 |

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Halton Union | | 572 00 | | 850 70 | | | | | 1,422 70 | 2,099 | 3,156,435 00 |
| Hamilton Township | | | | | | | | | | 409 | 510,501 00 |
| Hay Township | | | | | | | | | | 1,768 | 3,011,100 00 |
| Hopewell Creek | | | | | | | | | | 535 | 637,974 00 |
| Howick Farmers' | | | | | | | | | | 3,153 | 4,607,340 00 |
| Howard Farmers' | | | | | | | | | | 1,510 | 2,070,210 00 |
| Kent and Essex | | | | | | | | | | 577 | 661,710 00 |
| Lambton Farmers' | 725 00 | | | 1,200 00 | | | | | 1,925 00 | 3,203 | 3,756,857 00 |
| Lanark | | | | | | | | | | 2,700 | 2,446,825 00 |
| Lennox and Addington | | | | 4,600 00 | 50 60 | | | 6 45 | 4,657 05 | 929 | 1,113,990 00 |
| Lobo Township | | | | | | | | | | 500 | 704,306 00 |
| London Township | | | | | | 3 00 | 16 00 | 24 35 | 43 35 | 1,116 | 1,550,976 00 |
| McGillivray | | | | | | | | | | 359 | 399,975 00 |
| McKillop | 175 00 | | | | | | | | 175 00 | 2,105 | 3,048,975 00 |
| Maple Leaf | | | | | | | | | | 1,737 | 2,078,281 00 |
| Midland | | | | 200 00 | | | 9 09 | | 209 09 | 1,152 | 1,383,678 00 |
| Nichol Mutual | | | | | | | | | | 1,432 | 1,865,483 00 |
| Nissouri Farmers' | | | | | | | 400 00 | 57 38 | 457 38 | 1,592 | 2,547,542 00 |
| Norfolk Farmers' | | 724 00 | | 5,000 00 | | 278 30 | | | 6,002 30 | 1,498 | 1,464,519 00 |
| Oneida Farmers' | | | | | | | | | | 335 | 545,845 00 |
| Otter Mutual | | | | | | | | | | 1,190 | 1,801,235 00 |
| Oxford Farmers' | | | | | | | | | | 915 | 1,227,260 00 |
| Peel and Maryboro' | | | | | | | | | | 1,416 | 1,954,990 00 |
| Peel County Farmers' | | 99 50 | | | | | | | | 3,323 | 5,053,500 00 |
| Puslinch Mutual | | | | | | | | 17 40 | 116 90 | 521 | 1,001,068 00 |
| Renfrew Farmers' | | | | | | | | | | 731 | 637,922 00 |
| Saltfleet and Binbrook | | | | | | | | | | 1,183 | 1,611,329 00 |
| Simcoe County | | | | | | | | | | 1,197 | 1,099,111 00 |
| Southwold Farmers' | | | | 3,743 00 | 306 42 | | | | 4,049 42 | 704 | 1,116,090 00 |
| Standard Mutual | | | | | | | | | | 464 | 628,425 00 |
| Sydenham | | | | | | | | | | 4,215 | 5,094,609 00 |
| Townsend Farmers' | | | | | | | | | | 827 | 1,331,250 00 |
| Usborne and Hibbert | 800 00 | | | | | | | | 800 00 | 2,152 | 3,655,260 00 |
| Victoria | | | | 5,950 00 | | | | 764 08 | 6,714 08 | 1,289 | 1,456,587 00 |
| Walpole Farmers' | | 60 00 | | | | | | | 60 00 | 692 | 1,205,876 00 |
| Waterloo North | | | | | | | | | | 2,382 | 4,494 685 00 |
| Wawanosh, West | | | | | | | | | | 3,147 | 3,982,723 00 |
| Westminster Township | | | | | | | | | | 947 | 1,482,925 00 |
| Williams, East | | | | | | | | | | 385 | 481,535 00 |
| Yarmouth | | | | 225 00 | 66 | | | | 225 66 | 752 | 1,102,313 00 |
| Totals | 4,725 00 | 4,339 98 | 1,657 70 | 28,946 81 | 377 82 | 486 30 | 435 09 | 1,152 95 | 42,111 65 | 95,996 | 133,274,373 84 |

## PURELY MUTUAL FIRE INSURANCE COMPANIES.

### INCOME FOR THE YEAR ENDING 31st DECEMBER, 1900.

| Name of company. | Fees or surveys. | Fixed payments of 1900. | Assessments, 1900. | Fixed payments of prior years. | Assessments of prior years. | Interest. | From investments. | Licenses, extra risks, transfer fees, etc. | Cash received from bills receivable. | Borrowed money. | Retained premiums. | Agents' balances. | Other sources. | Total. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. |
| Algoma Mutual | 224 50 | 1,038 82 | | 371 82 | | 11 26 | | | | | | | 2 00 | 1,648 40 |
| Amherst Island | | 790 23 | | | | 40 07 | | | | | | | | 830 30 |
| Ayr Farmers' | 203 00 | | 3,981 57 | | 13 94 | | | | | | | | | 4,198 51 |
| Bancroft Mutual | 86 00 | 756 92 | | | | 23 86 | | | | | | | 50 | 867 28 |
| Bay of Quinte | | 2,457 89 | 2,631 31 | 45 25 | | 12 35 | | 1 00 | | | | | | 5,147 80 |
| Bertie and Willoughby | | 3,850 83 | | 144 88 | | 71 75 | | 3 10 | | | | | | 4,070 56 |
| Blanshard | | | 1,476 15 | | 125 40 | | | | | | | | | 1,601 55 |
| Blenheim North | | | 2,357 60 | | 13 40 | 30 90 | | 3 00 | | 378 11 | | | | 2,783 01 |
| Brant County | | | 7,318 50 | | 1,150 62 | | | 39 44 | | 4,050 00 | | | | 12,558 56 |
| Bruce, West | | | 1,675 03 | | 102 22 | | | | | 830 00 | | | | 2,607 25 |
| Canadian Millers' | | 17,307 45 | | 292 80 | | 3,071 17 | | 21 50 | | | | | | 20,692 92 |
| Caradoc Farmers' | 171 00 | 4,275 50 | | 14 62 | | 27 03 | | 4 50 | | | | | | 4,492 65 |
| Clinton Township | | 862 92 | | | | | | 3 00 | | | | | | 865 92 |
| Culross | | | 1,536 81 | | 266 44 | 89 70 | | | | | | | | 1,892 95 |
| Dereham and West Oxford | | 2,338 12 | | 25 48 | | 2 43 | | 16 99 | | 494 90 | | | | 2,877 92 |
| Dorchester, North and South | | 5,017 93 | | 11 70 | | 272 55 | | | | | | | | 5,302 18 |
| Downie | | | 1,421 55 | | 28 14 | 13 62 | | | | | | | | 1,463 31 |
| Dufferin Farmers' | | 2,520 15 | | 30 55 | | 62 86 | | 4 50 | | | | | 110 44 | 2,728 50 |
| Dumfries, N. and Waterloo S. | 520 00 | | 6,800 65 | | 128 14 | | | 35 19 | | 400 00 | | | | 7,883 98 |
| Dunwich Farmers' | | 2,812 59 | | | | | | | | 984 20 | | | | 3,796 79 |
| Easthope, South | | | 3,738 85 | | 124 83 | | | | | 2,100 00 | | | | 5,963 68 |
| Ekfrid | | 1,856 25 | | 147 10 | 5 55 | 28 90 | | 4 50 | | | | | | 2,042 30 |
| Elma Farmers' | | | 2,684 67 | | 90 85 | 144 06 | | 7 00 | | | | | | 2,926 58 |
| Eramosa | | 908 91 | | 197 70 | | 34 31 | | | | | | | | 1,140 92 |
| Erie Farmers' | 133 50 | 164 07 | 1,119 00 | 150 00 | | | | | | | | | | 1,566 57 |
| Farmers' Central | | 1,307 56 | 5,367 35 | | 240 15 | 6 49 | | | | | | | 45 29 | 6,966 84 |
| Farmers' Union | 458 00 | 3,635 95 | | 656 28 | | 2 60 | | | | 1,493 38 | | | 7 30 | 6,253 51 |
| Formosa | | 1,814 90 | 2,899 67 | | 178 03 | 47 32 | | | | | | | | 4,939 92 |
| Germania Farmers' | | 852 78 | 2,501 43 | 14 35 | 74 90 | 32 60 | | 12 80 | | | | | | 3,488 86 |
| Glengarry Farmers' | | 4,117 05 | | | | 212 74 | | | | | | | | 4 329 79 |
| Grand River | | | 3,203 38 | | 3 90 | | | 4 00 | | | | | | 3,211 28 |
| Grenville Patron | | 5,313 48 | | 104 94 | | 68 20 | | 6 50 | | | | | | 5,493 12 |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Grey and Bruce | | | 2,878 12 | | 173 95 | | | | | 400 00 | | | 48 00 | 3,500 07 |
| Guelph Township | 80 00 | 1,042 53 | 1,016 09 | 19 28 | | 13 94 | | | | 1,200 00 | | | | 3,371 84 |
| Halton Union | | 4,735 15 | | 187 90 | | 72 28 | | | | 1,650 70 | | | | 6,646 03 |
| Hamilton Township | | | 981 48 | | 24 03 | 18 50 | | 1 47 | | | | | | 1,025 48 |
| Hay Township | 412 50 | | 5,980 70 | | | 78 63 | | | | | | | 9 15 | 6,480 98 |
| Hopewell Creek | | | 756 05 | | 93 35 | 6 07 | | | | | | | | 855 47 |
| Howick Farmers' | | 8,959 69 | | 420 49 | 4 80 | 186 05 | | | | | | | 23 80 | 9,594 83 |
| Howard Farmers' | | 4,166 93 | | | | 129 05 | 453 53 | | | | | | 10 00 | 4,759 51 |
| Kent and Essex | | 1,728 27 | | 70 07 | 48 50 | 17 12 | | 1 00 | | | | | | 1,864 96 |
| Lambton Farmers' | | 8,972 94 | | | | 74 96 | | | | 1,200 00 | | | 12 15 | 10,260 05 |
| Lanark | | 6,174 24 | | | | 12 57 | | | | | | | | 6,186 81 |
| Lennox and Addington | | 3,495 11 | 4,390 42 | | 277 82 | 6 13 | | | | 4,900 00 | | 187 97 | 6 45 | 13,263 90 |
| Lobo Township | | 1,409 18 | | 41 30 | | 55 20 | | 1 00 | | | | | | 1,506 68 |
| London Township | | 3,343 52 | | 159 69 | | 145 38 | | 3 00 | | | | | | 3,651 59 |
| McGillivray | | 1,070 80 | | 155 80 | 67 05 | 12 52 | | | | | | | | 1,306 17 |
| McKillop | | 5,531 30 | 555 10 | 237 55 | 142 80 | | | 11 50 | | | | | | 6,478 25 |
| Maple Leaf | | 3,568 25 | 1,457 83 | 365 56 | 22 85 | | | 1 20 | | | | | | 5,415 69 |
| Midland | 94 10 | 2,578 29 | | 205 21 | | 5 43 | | 21 09 | | 200 00 | | | | 3,104 12 |
| Nichol | | 4,846 51 | | 188 03 | | 27 99 | | | | | | | | 5,062 53 |
| Nissouri Farmers' | 500 00 | | 3,525 05 | | 503 63 | 7 30 | | | | 2,285 00 | 48 00 | | | 6,868 98 |
| Norfolk Farmers' | | 3,519 83 | | 232 30 | | | | 34 60 | | 600 00 | | | | 4,386 73 |
| Oneida Farmers' | 90 75 | | 1,582 03 | | 33 84 | | | | | | | | | 1,706 62 |
| Otter | | 733 41 | 1,297 39 | | 593 82 | 4 78 | | 8 55 | | | | | | 2,637 95 |
| Oxford Farmers' | | | 1,321 43 | | 101 68 | 17 50 | | 50 | | | | | | 1,441 11 |
| Peel and Maryboro | | 3,414 18 | | 567 63 | | 198 70 | | | | | | | | 4,180 51 |
| Peel County Farmers' | | 11,430 90 | | 323 30 | | 216 10 | | 1 00 | | | 17 40 | 261 66 | | 12,250 36 |
| Puslinch | | 337 61 | 14 27 | | | 35 02 | | | | | | | | 386 90 |
| Renfrew Farmers' | | 1,336 45 | | 73 62 | | 19 22 | | | | | | | | 1,429 29 |
| Saltfleet and Binbrook | | | 2,602 31 | | 177 70 | 65 59 | | 4 50 | | | | | 5 86 | 2,855 96 |
| Simcoe County | 101 00 | | 3,069 39 | | 408 43 | 15 58 | | 6 50 | | 2,800 00 | | | | 6,400 90 |
| Southwold Farmers | | | 1,796 18 | | 544 78 | 70 75 | | | | | | | | 2,411 71 |
| Standard Mutual | | 2,365 04 | | | | 20 00 | | 3 25 | | | | | | 2,388 29 |
| Sydenham | | 12,811 89 | | 491 94 | | 211 41 | 250 00 | | | | | | | 13,765 24 |
| Townsend Farmers' | 405 00 | 2,111 84 | | 4 58 | | | | 10 68 | | 300 00 | | | | 2,832 10 |
| Usborne and Hibbert | | | 14,537 65 | | 218 23 | 12 76 | | | | 3,200 00 | | | | 17,968 64 |
| Victoria | 561 18 | 3,643 97 | | | | | | 20 45 | 2,102 29 | 995 00 | | | 33 35 | 7,356 24 |
| Walpole Farmers' | 86 00 | 2,289 76 | | 75 83 | 56 95 | 67 85 | | | | | | | | 2,576 39 |
| Waterloo, North | | | 6,090 72 | | 579 30 | 200 82 | | | | | | | 200 73 | 7,071 57 |
| Wawanosh, West | | | 7,202 93 | | 459 14 | 57 22 | | 153 00 | | 2,000 00 | | | | 9,872 29 |
| Westminster Township | 109 17 | 2,865 11 | | | | 624 63 | | 21 00 | | | | | 1 80 | 3,622 01 |
| Williams, East | | 1,019 21 | | 89 67 | | 26 34 | | | | | | | | 1,135 22 |
| Yarmouth | | 780 71 | | | 98 61 | 7 63 | | 34 00 | | 225 00 | | | | 1,145 95 |
| Totals | 4,235 70 | 174,282 92 | 111,768 66 | 6,117 22 | 7,177 77 | 7,048 09 | 703 53 | 505 31 | 2,102 29 | 32,686 29 | 65 40 | 449 63 | 516 82 | 347,659 63 |

# PURELY MUTUAL FIRE INSURANCE COMPANIES.

## EXPENDITURE FOR THE YEAR ENDING 31st DECEMBER, 1900.

| Name of company. | Expenses of management. | | | | | | Losses. | Re-insurance. | Refund, rebate and returned premium. | Payment of loans. | All other expenditure. | Total. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Agents' commissions, etc. | Law, arbitration and division court costs. | Interest. | Statutory assessments and license and filing fees. | Salaries and general expense account. | Total expenses of management. | | | | | | |
| | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. |
| Algoma Mutual | 399 30 | | | 7 19 | 428 58 | 835 07 | 194 50 | | 15 00 | | 60 00 | 1,104 57 |
| Amherst Island | 144 69 | 25 | | 6 86 | 62 90 | 214 70 | 429 84 | | 95 | | 43 59 | 688 99 |
| Ayr Farmers | | | | 27 21 | 577 35 | 604 56 | 3,673 66 | | | | | 4,278 22 |
| Bancroft Mutual | 106 50 | 2 35 | | 7 16 | 82 64 | 198 65 | 352 50 | | 9 83 | | | 560 98 |
| Bay of Quinte | 107 50 | | 130 19 | 18 73 | 410 50 | 666 92 | 1,777 00 | | 43 43 | 2,250 00 | | 4,737 35 |
| Bertie and Willoughby | | | | 27 50 | 683 83 | 711 33 | 5,233 83 | | 24 88 | | | 5,970 04 |
| Blanshard | | | 135 60 | 15 18 | 62 50 | 213 28 | 117 24 | | | 1,600 00 | 23 00 | 1,954 02 |
| Blenheim North | | 2 00 | | 24 34 | 278 57 | 304 91 | 2,649 80 | | 14 65 | | | 2,969 36 |
| Brant County | 764 62 | | 197 12 | 62 05 | 1,236 38 | 2,260 17 | 8,922 38 | | | 1,800 00 | | 12,982 55 |
| Bruce West | 33 72 | 2 75 | 69 37 | 9 90 | 214 10 | 329 84 | 838 00 | | 23 54 | 1,430 00 | | 2,621 38 |
| Canadian Millers' | | 7 00 | | 12 80 | 3,705 67 | 3,725 47 | 7,115 08 | 326 45 | 376 01 | | a1,863 10 | 13,406 11 |
| Caradoc Farmers' | 171 00 | | | 20 99 | 282 78 | 474 77 | 3,407 26 | | 45 82 | | | 3,927 85 |
| Clinton Township | | 3 20 | 34 00 | 8 98 | 187 32 | 233 50 | 378 61 | | 11 89 | 150 00 | | 774 00 |
| Culross | | | | 19 13 | 368 26 | 387 39 | 990 50 | | | | | 1,377 89 |
| Dereham and West Oxford | 63 | | 20 20 | 21 45 | 393 60 | 435 88 | 2,536 91 | | 38 81 | | | 3,011 60 |
| Dorchester, North and South | 46 00 | | | 32 19 | 629 37 | 707 56 | 4,189 90 | | 62 38 | | | 4,959 84 |
| Downie | | | | 21 13 | 196 64 | 217 77 | 608 06 | | | | | 825 83 |
| Dufferin Farmers' | 120 00 | | | 17 81 | 427 54 | 565 35 | 1,929 38 | | 35 00 | | | 2,529 73 |
| Dumfries North and Waterloo S. | | | 7 20 | 53 63 | 1,558 60 | 1,619 43 | 6,139 50 | | | 400 00 | | 8,158 93 |
| Dunwich Farmers' | | 10 00 | | 21 40 | 322 10 | 353 50 | 3,689 55 | | 22 83 | | | 4,065 88 |
| Easthope South | | | 33 52 | 40 34 | 471 28 | 545 14 | 2,850 60 | | 1 63 | 2,100 00 | | 5,497 37 |
| Ekfrid | | 4 85 | | 15 81 | 241 70 | 262 36 | 233 34 | | 20 71 | | | 516 41 |
| Elma Farmers' | | | | 27 79 | 320 97 | 348 76 | 2,061 27 | | | | | 2,410 03 |
| Eramosa | 184 50 | 21 00 | | 13 33 | 168 35 | 387 18 | 324 35 | | | | | 711 53 |
| Erie Farmers' | | | | 17 41 | 243 35 | 260 76 | 984 26 | | | | | 1,245 02 |
| Farmers' Central | 228 50 | | 22 85 | 45 12 | 952 70 | 1,249 17 | 3,315 09 | | 17 86 | | | 4,582 12 |
| Farmers' Union | 847 93 | 6 00 | 28 58 | 24 56 | 584 35 | 1,491 42 | 5,313 73 | 9 45 | 103 35 | 1,493 38 | | 8,411 33 |
| Formosa | 350 22 | | | 41 20 | 688 07 | 1,079 49 | 3,978 92 | | 26 47 | | | 5,084 88 |
| Germania Farmers' | | | | 29 57 | 333 18 | 362 75 | 3,595 50 | | 3 25 | | | 3,961 50 |
| Glengarry Farmers' | 617 50 | | | 22 58 | 822 77 | 1,462 85 | 2,589 25 | | 78 18 | | 56 50 | 4,186 78 |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Grand River | | | | 17 87 | 379 13 | 397 00 | 2,763 56 | | | | | | 3,160 56 |
| Grenville Patron | | | | 34 07 | 643 33 | 677 40 | 3,880 46 | | 44 70 | | | | 4,602 56 |
| Grey and Bruce | 438 35 | | 24 25 | 21 91 | 275 15 | 759 66 | 587 85 | | 14 00 | 400 00 | | | 1,761 51 |
| Guelph Township | | | | 16 60 | 232 25 | 248 25 | 2,655 40 | | | 1,100 00 | | | 4,103 65 |
| Halton Union | | | 12 36 | 39 92 | 568 17 | 610 45 | 9,348 75 | | 170 40 | 800 00 | | | 10,929 60 |
| Hamilton Township | | | | 8 68 | 284 52 | 290 20 | 3 00 | | 30 06 | | 2 00 | | 325 26 |
| Hay Township | 181 80 | | | 40 91 | 581 38 | 804 09 | 4,404 19 | | 26 59 | | | | 5,234 87 |
| Hopewell Creek | 143 00 | | | 11 62 | 272 03 | 426 65 | 18 00 | | | | | | 444 65 |
| Howick Farmers' | 455 00 | | | 57 34 | 1,360 59 | 1,872 93 | 4 001 80 | | 281 29 | | | | 6,156 02 |
| Howard Farmers' | | 2 00 | | 28 12 | 636 61 | 663 73 | 2,311 10 | | 70 42 | | 9 50 | | 3,054 75 |
| Kent and Essex | 121 50 | 25 00 | | 13 28 | 336 89 | 496 67 | 167 60 | | 45 76 | | | | 710 03 |
| Lambton Farmers' | 764 25 | 4 50 | | 47 73 | 997 19 | 1,813 67 | 10,396 16 | | 231 00 | | | | 12,440 83 |
| Lanark | 1,086 25 | | | 26 72 | 917 82 | 2,030 79 | 3,751 96 | | 45 49 | | | | 5,828 24 |
| Lennox and Addington | 503 60 | 20 03 | 432 19 | 18 58 | 751 23 | 1,725 03 | 5,073 00 | 18 20 | 74 39 | 6,300 00 | | | 13,190 62 |
| Lobo Township | 111 00 | 62 59 | | 13 30 | 207 58 | 394 47 | 107 50 | | 25 58 | | 50 | | 528 05 |
| London Township | 181 00 | | | 23 29 | 433 89 | 638 18 | 1,409 65 | | 76 37 | | | | 2,124 20 |
| Mc illivray | 81 70 | | | 10 33 | 104 00 | 196 03 | 641 35 | | 13 15 | | | | 850 53 |
| McKillop | 98 25 | 24 00 | | 40 74 | 868 13 | 1,031 12 | 1,248 25 | | 22 35 | | | | 2,301 72 |
| Maple Leaf | 975 50 | | | 37 39 | 666 40 | 1,669 29 | 3,010 48 | 114 99 | 73 37 | | | | 4,868 13 |
| Midland | 310 80 | | 13 10 | 20 35 | 619 44 | 993 69 | 2,574 96 | 22 40 | 67 53 | 427 49 | | | 4,086 07 |
| Nichol Mutual | 864 00 | 4 61 | | 25 65 | 873 65 | 1,767 91 | 2,376 17 | | 109 67 | | | | 4,253 75 |
| Nissouri Farmers' | 525 00 | | 22 55 | 34 13 | 628 88 | 1,210 56 | 3,929 90 | | 23 10 | 2,285 60 | | | 7,448 56 |
| Norfolk Farmers' | 996 96 | | 229 85 | 23 26 | 612 90 | 1,862 97 | 2,786 55 | | 47 43 | | 22 50 | | 4,719 45 |
| Oneida Farmers' | | 1 00 | | 11 41 | 141 00 | 153 41 | 1,597 90 | | | | | | 1,751 31 |
| Otter Mutual | | | 67 12 | 25 37 | 579 65 | 672 14 | 2,536 00 | | 48 95 | 900 00 | | | 3,957 09 |
| Oxford Farmers' | 6 75 | | | 19 02 | 443 78 | 469 55 | 190 51 | | | | 20 00 | | 680 06 |
| Peel and Maryboro' | 358 00 | | | 25 76 | 497 57 | 881 33 | 2,771 50 | | 180 64 | | | | 3,834 47 |
| Peel County | 418 60 | | | 63 99 | 2,163 92 | 2,646 51 | 14,390 06 | | 184 25 | | | | 17,220 82 |
| Puslinch Mutual | | | | 16 34 | 81 73 | 98 07 | 921 85 | | 2 41 | | 23 40 | | 1,045 73 |
| Renfrew Farmers' | 441 62 | | | 9 77 | 438 00 | 889 39 | 238 85 | | 26 79 | | 11 79 | | 1,166 82 |
| Saltfleet and Binbrook | | 5 52 | | 22 96 | 471 50 | 499 98 | 3,419 25 | | | | | | 3,919 23 |
| Simcoe County | 69 25 | | 16 35 | 18 07 | 477 62 | 581 29 | 2,780 00 | | | 2,791 00 | | | 6,152 29 |
| Southwold Farmers' | | 10 00 | | 17 96 | 266 47 | 294 43 | 2,467 01 | | 3 10 | | | | 2,764 54 |
| Standard Mutual | 354 75 | | | 8 76 | 785 63 | 949 14 | 27 50 | 84 04 | 44 38 | | | | 1,105 06 |
| Sydenham Mutual | 426 65 | 30 45 | | 68 00 | 1,494 86 | 2,019 96 | 12,718 72 | | 83 22 | | 250 00 | | 15,071 90 |
| Townsend Farmers' | 243 00 | | 76 87 | 20 38 | 459 70 | 799 95 | 585 11 | | 37 01 | 1,600 00 | | | 3,022 07 |
| Usborne and Hibbert | | 5 00 | 108 96 | 49 80 | 733 50 | 897 26 | 8,918 39 | | 13 86 | 4,200 00 | | | 14 029 51 |
| Victoria Mutual | 900 26 | 350 00 | 489 78 | | 2,247 85 | 3,987 89 | 472 40 | | 58 33 | 2,758 45 | | | 7,277 07 |
| Walpole Farmers' | | | | 19 28 | 337 00 | 356 28 | 2,897 35 | | 35 88 | | | | 3,289 51 |
| Waterloo North Farmers' | | 703 07 | | 58 87 | 1,255 74 | 2,017 68 | 2,970 31 | | | | | | 4,987 99 |
| Wawanosh West | | | 36 25 | 50 92 | 936 99 | 1,024 16 | 7,536 86 | | 37 80 | 2,000 00 | | | 10,598 82 |
| Westminster Township | 146 50 | | | 22 31 | 349 00 | 517 81 | 2 579 60 | | 26 63 | | 45 35 | | 3,168 79 |
| Williams East | 35 50 | | | 10 61 | 169 37 | 215 48 | 72 75 | | 9 29 | | 55 00 | | 352 52 |
| Yarmouth Mutual | | | 7 87 | 17 82 | 363 38 | 389 07 | 1,939 85 | | 25 75 | | 1 50 | | 2,356 17 |
| Totals | 15,360 85 | 1,307 17 | 2,216 13 | 1,871 93 | 44,695 37 | 65,451 45 | 219,699 12 | 575 53 | 3,287 41 | 38,885 32 | 2,487 64 | | 330,386 47 |

(*a*) Refund to policy-holders.

# FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES.

## COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31st DECEMBER, 1900.

| Name of company. | Gross amount at risk on mutual plan. | Premium notes net, unassessed. | Surplus of general assets over liabilities. | New business taken during 1900. | Premium note taken during year 190( |
|---|---|---|---|---|---|
| | $ c. | $ c. | $ c. | $ c. | $ c. |
| Algoma Mutual | 337,438 00 | 7,577 48 | 8,079 71 | 162,156 00 | 4,852 68 |
| Amherst Island | 167,490 00 | 3,741 98 | 5,073 23 | 97,535 00 | 2,908 05 |
| Ayr Farmers' | 1,998,975 00 | 82,284 63 | 82,221 49 | 594,100 00 | 25,773 50 |
| Bancroft Mutual | 193,250 00 | 6,707 09 | 7,631 80 | 60,895 00 | 2,618 30 |
| Bay of Quinte | 1,047,055 00 | 24,345 50 | 25,665 37 | 268,555 00 | 8,073 00 |
| Bertie and Willoughby | 1,937,307 00 | 51,548 70 | 50,532 09 | 689,111 00 | 21,146 76 |
| Blanshard Mutual | 884,072 00 | 25,498 80 | 25,866 68 | 398,987 00 | 12,716 05 |
| Blenheim North | 1,632,375 00 | 77,451 81 | 75,204 32 | 414,500 00 | 20,725 00 |
| Berlin Mutual | 345,392 00 | 18,223 53 | 30,233 68 | 179,837 00 | 13,016 95 |
| Brant County | 4,646,646 84 | 116,255 15 | 112,236 25 | 1,341,690 00 | 39,072 12 |
| Bruce West | 412,380 00 | 13,045 56 | 13,203 88 | 43,525 00 | 1,741 00 |
| Canadian Millers' | 688,355 00 | 52,080 15 | 126,381 58 | 283,105 00 | 33,311 25 |
| Caradoc Farmers' | 1,350,958 00 | 36,752 05 | 37,549 57 | 520,038 00 | 15,601 74 |
| Clinton Township | 482,870 00 | 15,843 96 | 15,436 80 | 184,415 00 | 6,606 36 |
| Culross | 1,279,069 00 | 45,894 27 | 50,150 15 | 470,713 00 | 18 828 52 |
| Dereham and West Oxford | 1,452,986 00 | 46,295 31 | 46,288 41 | 523,075 00 | 18,475 44 |
| Dorchester N. and S | 2,338,275 00 | 61,253 25 | 71,208 65 | 875,355 00 | 25,824 30 |
| Downie Mutual | 1,433,015 00 | 40,354 03 | 42,296 38 | 559,900 00 | 16,797 00 |
| Dufferin Farmers' | 1,291,700 00 | 40,993 76 | 43,942 99 | 548,875 00 | 18,957 00 |
| Dumfries N, Waterloo S. | 41,38,,50 00 | 171,017 22 | 172,637 02 | 1,089,700 00 | 47,442 00 |
| Dunwich Farmers' | 1,414,720 00 | 31,340 12 | 33,232 86 | 482,645 00 | 14,479 35 |
| Easthope South | 2,641,140 00 | 120,509 73 | 120,404 15 | 812,600 00 | 40 630 00 |
| Economical Mutual | 4,486,337 33 | 203,135 05 | 240,051 74 | 1,775,991 66 | 137,457 15 |
| Ekfrid Mutual | 1,027,735 00 | 26,931 61 | 29,569 13 | 393,755 00 | 11,812 65 |
| Elma Farmers' | 2,085,883 00 | 93,419 90 | 99,540 90 | 761,060 00 | 38,053 00 |
| Eramosa Mutual | 698,025 00 | 26,966 69 | 28,557 72 | 228,425 00 | 10,776 75 |
| Erie Farmers' | 1,051,265 00 | 37,875 07 | 38,879 08 | 309,850 00 | 12,433 50 |
| Farmers' Central | 3,568,710 00 | 106,817 76 | 110,664 48 | 816,340 00 | 28,404 00 |
| Farmers' Union | 1,803,476 00 | 49,783 77 | 50,289 76 | 587,611 00 | 20,294 52 |
| Fire Insurance Exchange | 485,511 25 | 6,142 74 | 20,174 50 | 521,778 25 | 13,992 84 |
| Formosa Mutual | 3,564,237 00 | 113,094 54 | 114,929 06 | 1,288,740 00 | 45,078 00 |
| Germania Farmers' | 2,082,062 00 | 78,313 11 | 79,476 55 | 669,475 00 | 27,752 25 |
| Glengarry Farmers' | 1,799,,07 00 | 43,178 57 | 50,964 49 | 686,175 00 | 20,585 25 |
| Gore District | 4,150,094 00 | 182,624 00 | 374,688 41 | 1,575,889 00 | 118,721 00 |
| Grand River | 1,103,454 00 | 29,874 56 | 30,089 87 | 345,129 00 | 10,438 07 |
| Grenville Patron | 2,748,265 00 | 71,817 93 | 75,625 86 | 979,350 00 | 29,380 05 |
| Grey and Bruce | 1,443,068 00 | 30,938 43 | 33,064 86 | 502,717 00 | 20,343 70 |
| Guelph Township | 565,475 00 | 23,859 11 | 23,973 70 | 184,625 00 | 8,710 25 |
| Halton Union | 3,156,435 00 | 94,768 49 | 94,085 45 | 1,108,480 00 | 38,235 35 |

| | | | | | |
|---|---|---|---|---|---|
| Hamilton Township | 510,510 00 | 20,558 67 | 22,091 37 | 221,472 00 | 9,882 06 |
| Hand-in-Hand | 930,683 00 | 7,467 78 | 57,780 83 | 1,027,567 00 | 30,304 08 |
| Hay Township | 3,011,100 00 | 111,368 54 | 117,582 76 | 613,505 00 | 25,259 00 |
| Hopewell Creek | 637,974 00 | 29,144 43 | 29,919 08 | 219,100 00 | 11,221 70 |
| Howard Farmers' | 2,070,210 00 | 54,090 87 | 60,116 61 | 793,975 00 | 23,819 25 |
| Howick Farmers' | 4,607,340 00 | 209,234 35 | 218,310 84 | 1,351,965 00 | 67,598 25 |
| Kent and Essex | 661,710 00 | 18,316 14 | 19,769 78 | 278,361 00 | 9,591 27 |
| Lambton Farmers' | 3,756,857 00 | 82,587 69 | 81,981 30 | 1,171,201 00 | 34,994 42 |
| Lanark County | 2,446,825 00 | 76,238 24 | 78,550 89 | 960,352 00 | 26 306 21 |
| Lennox and Addington | 1,113,990 00 | 27,668 84 | 23,713 61 | 346,990 00 | 12,366 20 |
| Lobo Township | 704,306 00 | 20,551 27 | 25,513 19 | 313,855 00 | 12,554 20 |
| London Township | 1,550,976 00 | 39,003 56 | 43,760 76 | 520,753 00 | 15,731 02 |
| McGillivray Mutual | 399,975 00 | 9,004 88 | 9,853 71 | 186,360 00 | 5,589 00 |
| McKillop Mutual | 3,048,975 00 | 90,672 53 | 97,030 08 | 1,092,425 00 | 37,894 30 |
| Maple Leaf | 2,134,266 00 | 55,408 33 | 58,177 05 | 748,595 00 | 24,426 55 |
| Midland Mutual | 1,386 878 00 | 35,364 81 | 35,335 63 | 421,535 00 | 12,964 20 |
| Millers and Manufacturers | 1,885,738 00 | 18,458 16 | 97,071 96 | 2,075,138 00 | 66,243 98 |
| Nichol Mutual | 1,865,483 00 | 60,979 71 | 62,251 39 | 747,480 00 | 27,537 85 |
| Nissouri Farmers' | 2,547,542 00 | 113,202 02 | 114,337 70 | 1,080,511 00 | 50,389 25 |
| Norfolk Farmers' | 1,464,519 00 | 48,722 13 | 43,784 32 | 419,177 00 | 16,721 50 |
| Oneida Farmers' | 545,845 00 | 14 886 08 | 15,156 91 | 216,820 00 | 6,629 18 |
| Otter Mutual | 1,801,235 00 | 63,030 71 | 64.358 78 | 636.965 00 | 22,294 21 |
| Oxford Farmers' | 1,227,260 00 | 45,488 13 | 46,902 70 | 436,505 00 | 17,115 00 |
| Peel and Maryboro' | 1,954,990 00 | 69,245 75 | 76.630 03 | 532,540 00 | 21,348 00 |
| Peel County | 5.053,500 00 | 144,221 16 | 148,915 98 | 1,166,162 00 | 40,318 58 |
| Perth Mutual | 7,539,184 00 | 159,796 24 | 190.466 31 | 2,832,064 00 | 104,123 82 |
| Puslinch Mutual | 1,001,068 00 | 29,171 85 | 29,949 65 | 356,470 00 | 10.694 10 |
| Renfrew Farmers' | 637,922 00 | 18,242 44 | 19,788 48 | 252 517 00 | 8,719 41 |
| Saltfleet and Binbrook | 1,611,329 00 | 65,380 37 | 69,823 70 | 595 630 00 | 26,066 50 |
| Simcoe County | 1,099,111 00 | 31,211 45 | 28.520 29 | 233,861 00 | 8,180 96 |
| Southwold Farmers' | 1,116,090 00 | 38,837 68 | 41,279 62 | 390,566 00 | 15,620 60 |
| Standard | 646,425 00 | 17,452 97 | 19 768 94 | 347,450 00 | 11.848 08 |
| Sydenham Mutual | 5,094,609 00 | 104,493 33 | 169.377 60 | 1,926,980 00 | 48,505 50 |
| Townsend Farmers' | 1,331,250 00 | 36,726 53 | 36,848 29 | 525,950 00 | 16,336 23 |
| Usborne and Hibbert | 3,655,260 00 | 84,129 82 | 88,140 48 | 1,176,793 00 | 34,941 81 |
| Victoria Mutual | 1,456,587 00 | 50,344 12 | 45,221 84 | 617,565 00 | 24,471 93 |
| Walpole Farmers' | 1,205,876 00 | 41,452 75 | 44,384 65 | 136,210 00 | 5,538 32 |
| Waterloo Mutual | 7,475,285 00 | 229,349 51 | 210,153 63 | 2,836,665 00 | 146,693 85 |
| Waterloo North | 4,494,685 00 | 213,013 37 | 224,738 73 | 1,100 760 00 | 58,689 00 |
| Wawanosh West | 3,992,723 00 | 144,525 16 | 148,123 48 | 1,221,075 00 | 48,843 00 |
| Wellington Mutual | 1,061,191 00 | 44,233 38 | 36,022 49 | 442,916 00 | 28,354 33 |
| Westminster Township | 1,482,925 00 | 38,527 71 | 55,504 76 | 542,525 00 | 16,485 75 |
| Williams East | 483,035 00 | 12,153 47 | 13,911 05 | 171,590 00 | 5,527 70 |
| Yarmouth Mutual | 1,102,313 00 | 29,006 10 | 28,790 28 | 317,428 00 | 9,421 22 |
| York Mutual | 2,102,163 00 | 65,320 83 | 84,076 46 | 827,755 00 | 29,671 13 |
| Totals | 163,840,637 42 | 5,231,731 26 | 5,861,470 43 | 57,839,352 91 | 2,301,180 57 |

# DIVISION C.

FRIENDLY SOCIETIES: BEING SOCIETIES REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

# THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE OF ONTARIO.

(Returns Book 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Toronto, Ontario.*

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Organized 18th February, 1870, and incorporated in Ontario 14th August, 1879.

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The Executive Officers of the Society at the 31st December, 1900 were as follows :

T. M. Cornett, Grand Master Workman.....Gananoque.
M. D. Carder, Grand Recorder.....Toronto.

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## I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments, or for sick or funeral benefits at 31st December, 1900, $68,315,500.00.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowment or benefits in the nature thereof.—None.
(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

| | Number. | Amount. |
|---|---|---|
| | | $ c. |
| Number of contracts in force 31st December, 1899 | 38,041 | 65,626,000 00 |
| Number of contracts taken during 1900 new or renewed | 4,438 | 4,788,500 00 |
| Amount of increased certificates | | 34,000 00 |
| Gross number of contracts in force at any time in 1900 | 42,479 | 70,448,500 00 |

| | Number. | Amount. | | |
|---|---|---|---|---|
| Deductions : | | $ c | | |
| Contracts matured in 1900 | 318 | 586,000 00 | | |
| Contracts lapsed in 1900 | 1,192 | 1,526,000 00 | | |
| Amount by which various certificates still on foot were reduced during 1900 | | 21,000 00 | | |
| Total deductions extended | 1,510 | 2,133,000 00 | 1,510 | 2,133,000 00 |
| Net contracts in force 31st December, 1900 | | | 40,969 | 68,315,500 00 |
| No. of certificate holders in good standing | 39,598 | | | |
| No. temporarily suspended | 1,371 | | | |

III. Funeral Benefits.—None.

IV. Sick Benefits.—None.

V. Assets.

| | |
|---|---|
| Cash on deposit to Society's credit, not drawn against, in the following chartered banks : | |
| Imperial Bank, Toronto, Beneficiary Fund | $ 38,401 29 |
| " " General " | 14 810 91 |
| " " Reserve " | 65,790 85 |
| " " Special Assessment, Transvaal | 50 577 19 |
| Assessments called, but not yet payable | 55,207 17 |
| Total assets | $ 324 787 41 |

VI. Liabilities.

| | |
|---|---|
| Amount of claims supposed or reported or unadjusted | $ 91,400 00 |
| " all other liabilities | 2 500 00 |
| | $ 93 900 00 |

VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1900.

Assessments are made for purposes of life insurance certificates monthly.

Thirteen such assessments were made in 1900 each being payable on or before the last day of the month for which levied.

Registrars are kept for purposes of insurance certificates or benefits.

The Society's accounts were audited monthly during 1900.

Names and post office addresses of the auditors for 1900 were as follows: Thos. A. Hastings, Toronto; Geo. P. Graham, Brockville; S. Grant, London; Special Auditors, H. Barber and Geo. Clay, Toronto.

Certain changes were during 1900 made in the Constitution and Rules in relation to insurance certificates and benefits, and a copy of the same is incorporated in the annual statement.

Amount of bond of Grand Secretary, $20,000.

VIII. Cash Receipts.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $ 175,088 96 | |
| Cash received during 1900 from : | | |
| Application fees | | 4,483 00 |
| Badges | | 589 72 |
| Assessments | | 644 001 29 |
| Per capita tax | | 37,809 87 |
| Changing certificates, etc | | 381 50 |
| Charter fees | | 180 00 |
| Supplies sold | | 1 325 58 |
| Interest | | 4 994 89 |
| Premiums for guarantee of officers | | 216 25 |
| Hickcox Fund | | 1 00 |
| Ottawa and Hull Relief | | 1,143 25 |
| Special assessment Transvaal | | 53,577 19 |
| Real estate | | 275 00 |
| Total receipts | | $ 748,978 54 |

## IX. Cash Expenditure.

Cash paid during 1900 for:

### (a) *Expenses of Management.*

| | |
|---|---|
| Law costs | $ 159 55 |
| Registration fee | 25 00 |
| Fraternal Association | 70 00 |
| Patriotic Fund | 500 00 |
| Organization expenses | 10,986 14 |
| Expenses of annual meeting | 7,199 07 |
| Supplies, blank books, etc | 1,382 22 |
| Travelling expenses | 1,963 62 |
| Rent, light, insurance and telephones | 557 34 |
| Salaries, officers' and auditors' fees, committees, etc | 4 604 74 |
| Medical Examiner's salary | 1,179 75 |
| Clerk hire | 2,515 00 |
| Official Journal | 6,544 71 |
| Printing, stationery, advertising | 1,243 91 |
| Postage, telegrams and express | 1,030 55 |
| Premium for guaranteeing lodge officers | 271 13 |
| H. B. Hickcox | 24 00 |
| Other management expenses | 164 85 |
| Total expenses of management | $40 421 58 |

### (b) *Miscellaneous Expenditure.*

| | |
|---|---|
| Life insurance claims paid | 612,921 43 |
| Ottawa and Hull Fire Relief | 1,143 25 |
| Hickcox Fund | 1 00 |
| Total expenditure | $654 487 26 |

## THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

(File I, p. 67)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, 7 Hughson Street S., Hamilton Ont.*

Organized 28th March, 1887, and incorporated in Ontario, 1st July, 1887.

The Executive Officers of the Society at the 31st December, 1900, were as follows;

| | |
|---|---|
| Rev. H. I. Allen, Grand Councillor | Napanee. |
| Thomas G. Davis, Past Grand Councillor | London. |
| W. J. McCamon, Grand Vice Councillor | Belleville. |
| Wm. F. Montague, Grand Recorder | Hamilton. |
| Samuel Broadfoot, Grand Treasurer | Guelph. |
| W. F. Miller, Grand Representative | Hamilton. |
| Alex. Morris, " | Pembroke. |
| J. H. Bell, M D., " | Kingston. |
| J. W. Frost, | Owen Sound. |

### I. CURRENCY OF INSURANCE CERTIFICATES

Amount covered by endowment contracts.—None.
" " insurance contracts at 31st December, 1900, $22.540.500 00.

### II. MOVEMENT IN INSURANCE CERTIFICATES.

(*b*) Contracts for Insurance, other than Endowments, Sick or Funeral Benefits.

| | Number. | Amount. | Number. | Amount. |
|---|---|---|---|---|
| | | | | $ c. |
| Contracts in force 31st December, 1899 | | | 18,233 | 20,950,750 00 |
| Add contracts taken in 1900 new and renewed | | | 3,022 | 2,596,500 00 |
| Gross number and amount of contracts on foot at any time during 1900 | | | 21,255 | 23,547,250 00 |
| Deductions: | | $ c | | |
| Contracts matured in 1900 | 141 | 170,000 00 | | |
| Contracts lapsed in 1900 | 876 | 785,500 00 | | |
| Contracts surrendered in 1900 | 41 | 35,500 00 | | |
| Add to above deductions the amount by which various certificates still on foot were reduced in 1900 | | 15,750 00 | | |
| Total deductions | 1,058 | 1,006,750 00 | 1,058 | 1,006,750 00 |
| Net contracts on foot 31st December, 1900 | | | 20,197 | 22,540,500 00 |

Number of certificate holders in good standing at 31st December, 1900, 19,918 for $22,290,500. Temporarily suspended, 279, amount, $250,000.00.

### III. FUNERAL BENEFITS.

The Grand Council undertakes Funeral Benefits.
The total membership of this Branch, 31st December, 1900, 2,282.
Number of members who died during 1900, 16.
The total amount of Funeral Benefits paid during 1900 was $800.
Total amount of cash standing to credit of Funeral Benefit Fund, $6,065.45.

## IV. Sick Benefits.

The Grand Council undertakes Sick Benefits.

Number of members who received Sick Benefits during 1900, 492.

The total amount of Sick benefits paid in 1900 was $7,604.70.

The number of weeks' sickness experienced in 1900 was 1,837 3/4.

Total amount of cash standing to the credit of the Sick Benefit Fund at 31st December, 1900, was $4,089.01.

The number of females who received benefits in respect of sickness during 1900 was 89 and the average weeks of illness, 4.15.

The number of males who received benefits in respect of sickness during 1900 was 403, and the average weeks of illness, 3.64.

## V. Assets.

| | | |
|---|---|---|
| Bonds, debentures and securities | | $185,000 00 |
| Cash on deposit to Society's credit, not drawn against, in the following chartered banks: | | |
| Bank of Hamilton, Hamilton, Ont., Life Insurance Fund Account | | 29,254 47 |
| " " Sick Benefit Fund account | | 6,065 45 |
| " " General Fund account | | 3,228 42 |
| " " Guarantee Fund Account | | 150 95 |
| Investigation Fund account | | 727 07 |
| Dues and assessments called but not yet payable, estimated at | | 16 321 00 |
| Interest | | 1 058 09 |
| Total assets of Life Insurance Fund | $230,628 60 | |
| " Sick and Funeral Fund | 7 070 41 | |
| " Guarantee Fund | 150 95 | |
| " General and other funds | 14,326 47 | |
| Other assets (detailed in memo) | | 10,370 98 |
| Total assets | | $252,176 43 |

## VI. Liabilities

| | |
|---|---|
| Amount of claims admitted by the Society | $18,500 00 |
| " " supposed | 3,500 00 |
| All other liabilities | 1,413 55 |
| Total liabilities | $23 413 55 |

## VII. Miscellaneous.

One action was instituted against the Grand Council during 1900. H. N. Vanderburg *vs.* Chosen Friends for $2,000; defence, misrepresentations; claim paid in full; plaintiff paying all costs.

Assessments are made for purposes of insurance certificates monthly and are payable 30 days before the first day of each month without notice; twelve of such assessments were made during 1900.

The Society's books were duly audited on January 26th, April 20th, July 19th and October 25th, 1900.

The following books of record or account are kept for purposes of insurance certificates or benefits: Relief Fund certificate registers, sick benefits certificate register, register of deaths, register of disabilities, register of sick benefit claims, cash books, daily balance book, petty ledger, ledger B, quarterly report book, suspension book, statistical book, etc.

The names and post office addresses of the Auditors for 1900 were as follows:

George M. Winn, Niagara Falls; W. L. Roberts, Horning's Mills; F. J. Fitzgerald, London.

No changes were, during 1900, made in the organization or management of the Society in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, $5,000.

Amount of bond of Grand Treasurer, $2,000.

Certain changes were, during 1900, made in the Constitution and Laws in relation to insurance certificates or benefits, and a copy of same has been attached to this statement.

Number of certificate holders in Ontario at 31st December, 1900, 19,675.

Number of members in Ontario who died during 1900, 137.

Amount of death benefits paid for Ontario members during 1900, $164,000.

Amount of disability benefits paid to Ontario members during 1900, $3,750.

## VIII. Cash Receipts.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $217,775.78 | |
| Cash received during 1900 from: | | |
| Assessments in Life Insurance Department | | $173 672 12 |
| Assessments in Sick Benefit Department | | 10,485 68 |
| Per capita tax | | 17 863 45 |
| Supplies sold and certificate fees, etc | | 4,523 21 |
| Interest on bank balances, etc. | | 7,067 79 |
| Premium for guarantee of lodge officers | | 389 80 |
| All other sources | | 3,646 04 |
| Total receipts | | $217,648 09 |

## IX Cash Expenditure

Cash paid during 1900 for:

### (a) *Expenses of Management.*

| | |
|---|---|
| Fees to Canadian Fraternal Association | 55 00 |
| Law costs | 10 32 |
| Commission and organization account | 9 028 67 |
| Registration fee | 25 00 |
| Investigation of claims | 478 32 |
| Assessments of members in South Africa | 11 98 |
| Expenses of annual meeting | 4,715 31 |
| Supplies bought—seals, badges, etc | 1,530 90 |
| Travelling expenses | 309 40 |
| Rent and heat, etc | 394 20 |
| Managing officers' salaries and officers' and auditors' fees | 3,373 20 |
| Medical examiners salary and expenses | 1,148 75 |
| Clerk hire | 1,627 75 |
| Official Journal | 2,033 03 |
| Printing and advertising | 328 61 |
| Postage, telegrams, express, freight, gas, etc | 830 29 |
| Premiums for guarantee of officers | 42 00 |
| Total expenses of management | $25 942 73 |

### (b) *Miscellaneous Expenses.*

| | |
|---|---|
| Overpayment of mileage | $234 69 |
| Endowments or payments in the nature thereof | 5 250 00 |
| Life insurance claims other than endowments | 167,000 00 |
| Funeral benefits | 800 00 |
| Sick benefits | 7,604 70 |
| Grant to Patriotic Fund, Indian Famine Fund and Red Cross Fund | 500 00 |
| Percentage to Indemnity Fund | 1 730 61 |
| Other expenditures | 1,934 78 |
| Total expenditure | $210.997 51 |

## THE ORDER OF CANADIAN HOME CIRCLES.

(File I, p. 81 )

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER 1900.

*Head Office, 8 Richmond Street East, Toronto.*

Organized 2nd October, 1884, incorporated in Ontario 28th October, 1885.

The Executive Officers of the Society at the 31st December, 1900, were as follows :

| | | | |
|---|---|---|---|
| J. S. Dench | Supreme | Leader | Trenton. |
| William Stark | " | Vice-Leader | Toronto. |
| J. M. Foster, B. A | " | Secretary | Toronto. |
| D. R. Foster | " | Treasurer | Waterford. |
| E. B. Stevenson | " | Past Leader | Jordon Stn. |
| W. A. Dowler, K C | " | Solicitor | Tilsonburg. |
| T. J. Hobbs, M. D | " | Medical Examiner | London. |

### I. CURRENCY OF INSURANCE CERTIFICATES.

| — | Maturing 1902. | Maturing 1903. | Maturing 1904. | Maturing 1905. | Maturing 1906. | Subsequently to 1906. | Total. |
|---|---|---|---|---|---|---|---|
| | $ c | $ c | $ c | $ c. | $ c. | $ c. | $ c. |
| Amount covered by endowment contracts in force 31st December, 1900 ... | 1,650 00 | 3,350 00 | 7,400 00 | 14,600 00 | 23,050 00 | 10,085,100 00 | 10,135,750 00 |
| Amount covered by contract other than endowment, or for sick or funeral benefits, in force 31st December, 1900 .... | ..... | .... .... | ..... | .... .... | ... .... | ..... .... | 10,135,750 00 |
| Total 31st December, 1900. | ..... | ..... | ..... | .... .... | ..... | ..... | 20,271,500 00 |

### II. MOVEMENT IN INSURANCE CERTIFICATES.

*(a) Contracts for Endowments or for benefits in the nature thereof*

| — | Number. | Amount. |
|---|---|---|
| | | $ c. |
| Contracts in force 31st December, 1899 | 12,232 | 9,562,250 00 |
| Add contracts taken during 1900, new or renewed | 1,477 | 814,250 00 |
| Gross number and amount of contracts on foot at any time during 1900. | 13,709 | 10,376,500 00 |

| | Number. | Amount. | | |
|---|---|---|---|---|
| | | $ c. | | |
| Deductions : | | | | |
| Contracts lapsed in 1900 | 452 | 149,500 00 | | |
| " matured in 1900, by death | 102 | 86,250 00 | | |
| " reduced during 1900 | | 5,000 00 | | |
| Total deduction extended | 554 | 240,750 00 | 554 | 240,750 00 |
| Net endowment contracts on foot at 31st December, 1900 | | | 13,155 | 10,135,750 00 |

*(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

| | Number. | Amount. |
|---|---|---|
| | | $ c. |
| Contracts in force 31st December, 1899 | | 12,232 | 9,562,250 00 |
| Add contracts taken during 1900 new or renewed | | 1,477 | 814,250 00 |
| Gross number and amount of contracts on foot at any time during 1900 | | 13,709 | 10,376,500 00 |
| Deductions: | | | |
| Contracts lapsed in 1900 | 452 | 149,500 00 | |
| " cancelled in 1900, by death | 102 | 86,250 00 | |
| " reduced during 1900 | | 5,000 00 | |
| Total deductions extended | 554 | 240,750 00 | 554 | 240,700 00 |
| Net insurance contracts | | 13,155 | 10,135,750 00 |
| No. of certificates temporarily suspended | | 186 | 228,000 00 |
| Grand total of certificate holders, 31st December, 1900 | | 13,341 | 20,499,500 00 |

## III. Funeral Benefits.

The Order has no Funeral Benefit Department.

## IV. Sick Benefits

Number of members in Sick Benefit Department, 354
Sick Benefits are undertaken by the Supreme Body only.
Number of members who receive sick benefits during 1900, 89.
Amount of benefits paid to sick members, $1,648 00.
Number of weeks' sickness experienced in 1900, 412.
Total amount of cash to credit of fund 31st December, 1900, $525 01.

## V. Assets

Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:

| | | | |
|---|---|---|---|
| Standard Bank, | agency situated at | Brantford | $10 773 21 |
| Bank of Hamilton, | " " | Hamilton | 10 773 91 |
| Bank of Montreal, | " " | Toronto | 10 799 14 |
| Bank of Toronto, | " " | Port Hope | 10,772 80 |
| Bank of Toronto, | " " | London | 10,773 20 |
| Bank of Commerce, | " " | St. Catharines | 10,773 21 |
| Bank of Nova Scotia, | " " | Toronto | 5,176 86 |
| Imperial Bank, | " " | Toronto | 10 327 99 |
| Bank of Commerce, | " " | Woodstock | 5 050 00 |
| Ontario Bank, | " " | Toronto | 5,062 86 |
| Bank of Nova Scotia, | " " | Amherst, N. | 10,145 74 |
| Dominion Bank, | " " | Toronto | 68,290 06 |
| Dues and assessments called but not yet payable | | | 15,598 73 |
| Total assets Life Insurance Fund (not extended) | | $ 41,690 29 | |
| " Endowment Fund | " | 140,402 86 | |
| " Sick and Funeral Fund | " | 525 01 | |
| " General Fund | " | 2,895 97 | |
| All other assets | | | 1,543 42 |
| Total assets | | | $ 185,861 13 |

[For maturing endowment see *supra*.]

## VI. Liabilities.

| | |
|---|---|
| Amount of supposed or reported claims | $ 8,350 00 |
| Other liabilities | 1,077 06 |
| Total liabilities | $ 9 427 06 |

## VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1900—None.

Assessments are made monthly.

Fourteen assessments were made during 1900, each being payable the first of each month.

The Society's accounts were audited in April, July and October, 1900, and January, 1901.

The books of record kept for purposes of insurance certificates are, register of certificates issued, register of circle membership, ledgers, cash book, etc.

Names and addresses of the auditors for 1900 were as follows: Wm. Wilkinson, M.A., Brantford, Ont.; A. R. Thompson, Merritton.

Amount of bond of Supreme Secretary, $15,000.

Amount of bond of Supreme Treasurer, $3,000.

Number of members in Ontario 31st December, 1900, 12,431.

Number of members in Ontario who died during 1900, 97.

Amount of death benefits paid Ontario members during 1900, $169,735.00.

Amount of disability benefits paid to Ontario members during 1900, $2,150.00.

## VII. Cash Receipts.

| | | |
|---|---|---|
| Cash balance from 1899 | | $148,505.47 |
| Cash received during 1900 from: | | |
| Application fees | $ 1,530 25 | |
| Assessments | 195,483 84 | |
| Per capita tax and levies | 15,091 86 | |
| Fines | 8 50 | |
| Charter fees | 44 50 | |
| Supplies sold | 683 54 | |
| Interest and dividends | 4,883 16 | |
| Premiums for guarantee | 39 00 | |
| All other sources | 275 74 | |
| Total receipts | | $218,039 89 |

## IX. Cash Expenditure.

Cash paid during 1900 for:

(a) *Expenses of Management*

| | |
|---|---|
| Commission | $4,749 15 |
| Law costs (supreme solicitor's fees) | 270 27 |
| Registration fee | 25 00 |
| Investigation of claims | 24 75 |
| Interest | 1 85 |
| Expenses of annual meeting | 2,200 00 |
| Supplies bought | 774 28 |
| Travelling expenses | 963 86 |
| Rent, light, heat and taxes | 465 49 |
| Salaries, officers, auditors, etc | 3,430 01 |
| Medical examiner, salary and expenses | 532 40 |
| Clerk hire | 1,350 00 |
| Official journal | 1,113 47 |
| Printing, stationery and advertising | 452 33 |
| Postage, telegrams and express | 257 52 |
| Premiums for guarantee of lodge officers | 161 00 |
| Other management expenses (detailed in memo) | 522 00 |
| Total expenses of management | $17,393 38 |

(b) *Miscellaneous Expenditure.*

| | |
|---|---|
| Life insurance claims other than endowments | 176 635 00 |
| Sick benefits | 1,648 00 |
| Total disability benefits | 2,150 00 |
| Grand totals | $197,826 38 |

# THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODDFELLOWS.

(Returns Book p. 107)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*To which are appended statements of the Auxiliary Bodies lettered below as A. B. C. and D.*

*Head Office, Canada Life Building, Toronto, Ontario.*

---

Organized 27th July, 1855, and incorporated in Ontario 7th January, 1875.

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The Executive Officers of the Society at the 31st December, 1900, were as follows :

O. L. Lewis, Grand Master ..... Chatham.
C. C. Lyman, Deputy Grand Master ..... Brockville.
R. K. Cowan, Grand Warden ..... London.
J. B. King, Grand Secretary ..... Toronto.
W. J. McCormack, Grand Treasurer ..... Toronto.

## I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment Contracts in force 31st December, 1900.—None.
Amount covered by Contracts of Insurance other than Endowments.—None.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts of Endowments or benefits in the nature thereof.—None.
(*b*) Contracts of Insurance other than Endowments, Sick Benefits or Funeral Benefits.—None.

## III. FUNERAL BENEFITS.

The Subordinate Lodges undertake Funeral Benefits. The total membership of these lodges at the 31st December, 1900, was 24,499.
The number of deaths in the Society in 1900 was 163.
The amount of Funeral Benefits paid in 1900 in respect of deceased members was $6,598.58.
General Benefit Fund includes Sick Benefits and General Expense Fund.
Nurse Fund (maintained by a few lodges only), $460.37.
Contingent Fund applicable to any purpose of the lodge, $13,220.73.
Widows' and Orphans' Fund, $61,103 84.
Total amount Funeral Benefits paid in respect of deceased wives, $418.50.
Total cash standing to credit of Funeral Benefit Fund at 31st December, 1900, $930 285 64.

## IV. SICK BENEFITS.

The Subordinate Lodges undertake Sick Benefits.
The total number of members who received Sick Benefits in 1900 was 2.792.
The amount of benefits paid in 1900 in respect of sick members was $52,939.11.
The number of weeks' sickness experienced in 1900 was 18,658.
Amount paid for medical attendance during 1900, $7,125 89.

## V. Assets.

| | Grand Lodge. | Subordinate Lodges. |
|---|---|---|
| Amount of Mortgages, etc | | $308,610 00 |
| Amount of Bonds, etc | | 251,060 54 |
| Amount of cash in bank and in Treasurer's hands | $234 83 | 300 395 01 |
| Amount invested in furniture and regalia | 810 04 | 182 236 75 |
| All other assets | 2,348 44 | 43 453 87 |
| Total amount of assets | $3 393 31 | $1.085,756 17 |

## VI. Liabilities.

| | Grand Lodge. | Subordidate Lodges. |
|---|---|---|
| Aggregate of all liabilities | $913 84 | $80 685 59 |

## VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1900.—No information.

The books and accounts of the Subordinate Lodges were audited in January and July, 1900, and those of the Grand Lodge, August, 1900.

Names and post office addresses of Grand Lodge Auditors, Charles Packert, Stratford; Abner Fraser, Hamilton.

No changes were, during 1900, made in the Constitution and Rules in relation to insurance certificates or benefits.

## VIII. Cash Receipts.

Cash balance (Grand Lodge) from 1899 (not extended), $732.82

Cash received during 1900 from :

| | Grand Lodge. | Subordinate Lodges. |
|---|---|---|
| Initiation fees, degrees and cards | | $26,003 97 |
| Dues and reinstatements | | 140,285 37 |
| Per capita tax | $11,959 75 | |
| Charter fees | 30 00 | |
| Interest and rents | | 37,710 67 |
| All other sources | 1 00 | 52,754 08 |
| Total receipts | $11,990 75 | $246,754 09 |

## IX. Cash Expenditure.

Cash paid during 1900 :

| (a) *Expenses of Management.* | Grand Lodge. | Subordinate Lodges. |
|---|---|---|
| Per capita tax | $150 00 | |
| Law costs | 50 00 | |
| Registration fee | 25 00 | |
| Expenses of annual meeting | 5,175 30 | |
| Fuel, light, rent, etc | 400 00 | |
| Supplies bought | 1,599 20 | |
| Salaries, Officers' and Auditor's fees | 2,768 47 | |
| Official Journal | 951 25 | |
| Printing, stationery | 424 77 | |
| Postage, telegrams and express | 514 01 | |
| Other management expenses (detailed in memo,) | 931 27 | $66 410 46 |
| Total expenses of management | $12,989 27 | $66,410 46 |

(*b*) *Miscellaneous Expenditure.*

| | Grand Lodge. | Subordinate Lodges. |
|---|---|---|
| Funeral benefits | ..... | $7,016 58 |
| Benefits to widows and orphans | ..... | 11,863 57 |
| Sick benefits | ..... | 55,326 61 |
| Medical attendance | ..... | 7,125 89 |
| Gratuities to distressed members | ..... | 6 021 66 |
| Expenditures other than any of the foregoing | ..... | 46,134 28 |
| Grand total | $12 989 27 | $199,899 05 |

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(*A*) *The Oddfellows Funeral Aid Association of the Counties of Lincoln and Welland.*

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

| | |
|---|---|
| Receipts | $550 45 |
| Expenses of management | 46 75 |
| Paid funeral benefits | 400 00 |
| Balance on hand | 483 97 |
| Initiated | 10 |
| Died | 4 |
| Membership 31st December, 1900 | 111 |

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(*B*) *Abstract from the Returns of Rebekah Lodges to the Grand Lodge of Ontario, 31st December, 1900.*

| | M. | F. | Males. | Females. | Total. |
|---|---|---|---|---|---|
| Number of members 31st December, 1899 | | | 1,271 | 1,834 | 3,105 |
| Admitted during 1900 | | | 196 | 357 | 553 |
| Total | | | 1,467 | 2,191 | 3,658 |
| Deduct : | | | | | |
| Died | 5 | 16 | | | |
| Ceased | 200 | 259 | | | |
| | | | 205 | 275 | 480 |
| Membership 31st December, 1900 | | | 1,262 | 1,916 | 3,178 |

| | | |
|---|---|---|
| Balance on hand 31st December, 1899 | | $6 080 74 |
| Received during the year 1900 | | 3 788 10 |
| | | $9 868 84 |
| Expended during 1900 : | | |
| Sick benefits | $171 59 | |
| Current expenses of lodges, furnishing, etc | 3 172 83 | |
| | | 3 344 42 |
| Balance on hand 31st December, 1900 | | $6,524 42 |

(*C*) *The following summary from the Returns of the Grand Encampment shows the Membership and Standing at 31st December, 1900.*

| | | |
|---|---|---|
| Number of members as from last report | | 3,383 |
| Initiated during the year ending 31st December, 1900 | | 226 |
| Admitted by card " " | | 19 |
| Reinstated " " | | 36 |
| Total membership at any time during 1900 | | 3 664 |
| Deductions : | | |
| Withdrawn by card | 9 | |
| Suspended for non-payment of dues | 148 | |
| Expelled | 1 | |
| Deceased | 7 | 165 |
| Net membership 31st December, 1900 | | 3,499 |
| Number of patriarchs relieved in 1900 | | 285 |
| " of weeks' sickness experienced in 1900 | | 1,557 |
| Amount paid for burying the dead in 1900 | | $ 254 00 |
| " special relief in 1900 | | 182 75 |
| " relief paid to widowed families in 1900 | | 61 00 |
| " relief of Patriarchs | | 2,354 03 |
| Total amount of relief paid | | $ 2,851 78 |
| Invested funds of subordinates | $ 22,328 32 | |
| Total amount of annual revenue | 8,136 40 | |

(*D*) *Record of the Oddfellows Mutual Aid Association of the City of London, Ontario.*

YEAR ENDING 31ST DECEMBER, 1900.

| | |
|---|---|
| Number of members admitted during the year 1900 | ..... |
| " " dropped or lapsed in 1900 | 7 |
| " " died in 1900 | 1 |
| " " 31st December, 1900 | 81 |
| Amount of cash received during the year 1900 | $ 126 79 |
| " expenses of management in 1900 | 13 05 |
| " paid death benefits | 43 00 |
| " on hand 31st December, 1900 | 69 12 |
| " of call on each death | 50 |

## THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA.

(Returns Book p. 257 B.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, King Street, Kingston, Ont.*

Organized 9th May, 1874, incorporated, 16th April, 1875.

The Executive Officers of the Society at the 31st December, 1900, were as follows :

Fife Fowler, M.D., President.....Kingston.
John B McIver, Vice-President.....Kingston.
R. Meek, Secretary.....Kingston.
D. Callaghan, Treasurer.....Kingston.

### II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments.*

| | Number. | Amount. |
|---|---|---|
| | | $ c. |
| Contracts in force 31st December, 1899 | 11,083 | 14,656,500 00 |
| Add contracts taken during 1900 new or renewed | 1,590 | 1,858,000 00 |
| Gross number and amount of contracts on foot at any time during 1900 | 12,673 | 16,514,500 00 |

| | Number. | Amount. | | |
|---|---|---|---|---|
| Deductions: | | $ c. | | |
| Contracts matured in 1900 | 73 | 94,500 00 | | |
| Contracts lapsed in 1900 | 264 | 313,500 00 | | |
| Contracts surrendered in 1900 | 3 | 5,000 00 | | |
| Contracts cancelled in 1900 | 60 | 57,000 00 | | |
| | 400 | 470,000 00 | | |
| Add to above deductions the amount by which various certificates still on foot were reduced during 1900 | | 4,000 00 | | |
| Total deductions extended | 400 | 474,000 00 | 400 | 474,000 00 |
| Net contracts on foot at 31st December, 1900 | | | 12 273 | 16,040,500 00 |

III. AND IV. SICK AND FUNERAL BENEFITS.—None given.

V. ASSETS

| | |
|---|---|
| Cash value of Real Estate | $ 7 314 52 |
| " Mortgages | 113 776 39 |

No cash is held over ; deposited daily as received.

Cash on deposit to the Society's credit, not drawn against, in the following chartered banks :

| | |
|---|---|
| Quebec Bank, Quebec | 5 075 00 |
| Bank of Hamilton, Winnipeg | 5,549 89 |
| Bank of New Brunswick, St. John's | 5 467 60 |
| Canadian Bank of Commerce, Toronto | 5 443 67 |
| Standard Bank, current account | 18 591 19 |
| Bank of Nova Scotia, Halifax | 5,779 49 |
| Bank of Montreal, Winnipeg | 5,644 56 |
| Bank of Hamilton, Winkler, Man | 10 325 34 |
| Eastern Townships Bank | 10,535 36 |
| Bank of Ottawa, Ottawa | 5,117 32 |
| Bank of Montreal, Kingston | 5 075 61 |
| Merchants Bank, Kingston | 5,075 61 |
| Bank of Nova Scotia, Summerside, P.E.I | 5 056 57 |
| Dues and assessments called but not yet payable | 24 451 60 |
| All other assets | 934 31 |
| Total assets | $239 214 03 |

VI. LIABILITIES.

| | |
|---|---|
| Amount of claims supposed or reported | $13,500 00 |
| Total liabilities | $13,500 00 |

VII. MISCELLANEOUS.

No actions were instituted against the Society in 1900.

Six assessments were made during 1900, as follows: 15th January, March, May, July, September, and November.

The books and accounts were audited during the year on March 30th, June 30th, September 30th, and December 31st.

Registers are kept as follows : Register of membership, register of members' accounts, register of disability claims, register of the dead, register of suspensions, withdrawals, etc., register of cancellations and reductions, register of claims and payments, two ledgers, two journals and cash books.

Names and post office addresses of the auditors for 1900 : John Nicolle, Thomas D. Minnes, Kingston.

No change was made in the management or system during 1900.

Certain changes were made during 1900 in the Constitution and Rules in relation to insurance certificates or benefits, and a copy of the same is incorporated with the annual statement.

Number of certificate holders in Ontario at 31st December, 1900, 8,630.

Number of members in Ontario who died during 1900, 46.

Amount of death benefits paid to Ontario members during 1900 ..... $56 000 00

Amount of disability benefits paid to Ontario members during 1900 .... 1,500 00

## VIII. Cash Receipts.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $3,583 32 | |
| Cash received during 1900 from : | | |
| Application fees | | $ 501 00 |
| Assessments | | 149,207 26 |
| Interest and dividends | | 6 304 88 |
| All other sources (Fees) | | 3,024 78 |
| Total cash receipts | | $159,037 92 |

## IX. Cash Expenditure.

Cash paid during 1900 for :

### (a) *Expenses of Management.*

| | |
|---|---|
| Per capita tax for management | $ 3,939 12 |
| Commission | 8,516 02 |
| Law costs | 63 89 |
| Registration | 25 00 |
| Annual meeting | 939 00 |
| Supplies bought | 112 67 |
| Travelling expenses | 1,342 75 |
| Rent, light, heat and taxes | 518 00 |
| Medical Examiner's salary and expenses | 350 02 |
| Salaries, officers' and auditors' fees | 5,570 44 |
| Printing, stationery and advertising | 1,330 16 |
| Postage, telegrams and express | 493 99 |
| Premiums for guarantee of lodge officers | 283 72 |
| Other management expenses (detailed in memo) | 1,545 38 |
| Total expenses of management | $25,030 16 |

### (b) *Miscellaneous Expenditure.*

| | |
|---|---|
| Life insurance claims other than endowment | $90,600 00 |
| Total expenditure | $115,630 16 |

## THE HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

(Returns Book p. 130.)

ANNUAL STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1900.

*Head Office 205 Colborne Street, Brantford, Ont.*

Organized 25th November, 1879, and incorporated in Ontario, 24th December, 1879.

The Executive Officers of the Society at the 31st December, 1900, were as follows :

| | |
|---|---|
| Robert Elliott, High Chief Ranger | Ingersoll, Ont. |
| F. Jameson, High Vice Chief Ranger | Peterboro, Ont. |
| Thomas White, High Secretary, | Brantford, Ont. |
| John Neelands, High Treasurer | Brantford, Ont. |
| H Gummer, | Guelph, Ont. |
| Dr. W. H. Smyth, | Montreal, Que, |
| Geo. Faulkner, | Ottawa, Ont. |
| C. E. Britton, | Gananoque, Ont. |
| Olovis Laporte, | Montreal, Que. |

(Elected Members)

### 1. CURRENCY OF INSURANCE CERTIFICATES.

Amoun's covered by contracts other than for Endowment or for Sick or Funeral Benefits ..... $41,122,000 00

### II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

| | Number. | Amount. | Number. | Amount. |
|---|---|---|---|---|
| | | | | $ c. |
| Contracts in force 31st December, 1899 | | | 35,657 | 36,504,500 00 |
| Add contracts taken during 1900 new and renewed | | | 6,819 | 6,722,500 00 |
| Gross number and amount of contracts on foot at any time during 1900 | | | 42,476 | 43,227,000 00 |
| | | $ c. | | |
| Deductions: | | | | |
| Contracts matured in 1900 | 196 | 195,668 99 | | |
| Contracts lapsed and cancelled in 1900 | 2,138 | 1,909,331 01 | | |
| Total deductions extended | 2,334 | 2,105,000 00 | 2,334 | 2,105,000 00 |
| Net contracts in force 31st December, 1900 | | | 40,142 | 41,122,000 00 |

### III. FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the High Court and Subordinate Courts, and the total membership of this department was, at the 31st December, 1900, 20,663.

Number of members of the Society who died during 1900, 196.

The total amount of Funeral Benefits paid in 1900, High Court, $3,732.45 ; Subordinate Courts, $930 42.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1900, was $62,205.11.

## IV. Sick Benefits.

The Sick Benefits are undertaken by the High Court and Subordinate Courts.

Number of claims for Sick Benefits during 1900, 2,953.

Total amount of Sick Benefits paid in 1900, High Court, $59,880.33; Subordinate Courts, $16,611.97.

Number of weeks' sickness experienced in 1900, High Court, 14,049. Subordinate Courts, no information.

Amount paid for medical attendance during 1900, $12 006.15.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1900, was $62,205.11.

## V. Assets.

| —— | Amount. |
|---|---|
| | $ c. |
| Cash value of bonds, debentures and other securities as per list inclosed | 843,148 48 |
| Actual cash on hand as per audit statement, 31st December, 1900 | 57,681 48 |
| (Cash mentioned in above item is held by Treasurer and Trustees of Subordinate Courts) | |
| Cash on deposit to Society's credit not drawn against in the following chartered banks : | |
| Royal Bank of Canada, Westmount, Que | 10,000 00 |
| Royal Bank of Canada, Nelson, B. C | 10,000 00 |
| Standard Bank of Canada, Brantford, Ont | 10,000 00 |
| Bank of Nova Scotia, Charlottetown, P. E. I | 10,000 00 |
| Bank of Hamilton, Winkler, Man | 10,000 00 |
| Bank of Hamilton, Morden, Man | 10,000 00 |
| Bank of Hamilton, Hamiota, Man | 10,000 00 |
| Standard Bank of Canada (Current Account), Brantford, Ont | 42,945 02 |
| Bank of Hamilton (Current Account), Winnipeg, Man | 20,935 82 |
| Interest | 12,238 76 |
| Amount of all other assets | 8,143 65 |
| Total assets | $1,060,093 21 |

## VI. Liabilities.

Amount of all liabilities ..... $15,522 82

## VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1900: None.

Assessments for purposes of Life Insurance certificates are made monthly.

Twelve assessments were made in 1900, payable on or before the last day of each month.

The Society's accounts were, during 1900, audited in the months of January, May, August and October.

The following books of record or account are kept for purposes of insurance certificates or benefits: day book, cash book, record book, certificate ledger, insurance and sick and funeral benefit fund ledger.

Names and post office addresses of the Auditors for 1900 were as follows: Thomas W. Gibson, Parliament Buildings, Toronto, Ont.; John Burgess, Bluevale, Ont.

Amount of High Court Secretary's bond, $10,000; High Court Treasurer, $10,000.

During 1900, certain changes were made in the Constitution in regard to classification of risks, etc., which were filed.

Number of certificate holders in Ontario at 31st December, 1900, 25,243.

Number of members in Ontario who died during 1900, 134.

Amount of death benefits paid to Ontario members during 1900, $132,545.91.

## VIII. Cash Receipts.

Cash balance from 1899 (not extended) $804,630.08.

| — | High Court | District High Court. | Subordinate Courts. |
|---|---|---|---|
| | $ c. | $ c. | $ c. |
| Cash received during 1900 from : | | | |
| Application and initiation fees | ..... | ..... | 4,485 32 |
| Dues | ..... | ..... | 61,216 62 |
| Cards | ..... | ..... | 104 85 |
| Assessments | 379,849 21 | | |
| Per capita tax | 51,416 55 | 3,974 15 | |
| Certificate fees | 6,665 05 | 959 60 | |
| Enrollment fees | 2,221 45 | 142 00 | |
| Endorsement fees | 381 47 | | |
| Supplies sold | 1,602 54 | 423 87 | |
| Medical fees | 1,700 76 | 248 50 | |
| Interest | 32,503 24 | | |
| Premium for guarantee of Court Officers | 1,236 07 | | |
| Dispensation fees | 2,196 00 | 831 00 | |
| All other sources | ..... | 707 23 | 13,650 34 |
| Total receipts | $459,772 34 | $7,286 35 | $79.457 13 |

## IX Cash Expenditure

| — | High Court. | District High Court. | Subordinate Courts. |
|---|---|---|---|
| Cash paid during 1900 for : | $ c. | $ c. | $ c. |
| (a) *Expenses of Management.* | | | |
| Charter fees | ..... | ..... | 3,027 00 |
| Grants | 1,830 00 | 110 00 | |
| Organization expenses (including salaries, etc) | 19,164 42 | 2,321 97 | |
| Law costs | 875 45 | | |
| By-law Committee | 36 83 | | |
| Medical Board expenses | 3,169 31 | 223 75 | |
| Expenses of annual meeting | 870 41 | 112 60 | |
| Executive Committee expenses | 598 74 | 56 70 | |
| Supplies bought | 1,377 28 | 279 78 | |
| Head Office expenses | 2,445 73 | 567 66 | |
| Officers expenses | 1,129 52 | 153 05 | |
| Salaries, officers' and auditors' fees | 4,016 66 | 1,150 00 | |
| Clerk hire | 4,230 76 | 197 00 | |
| Official journal | 3,744 48 | | |
| Printing and advertising | 2,794 32 | 358 30 | |
| Cash prizes | 190 00 | 160 00 | |
| Premiums for guarantee of officers | 682 02 | | |
| Other management expenses detailed in memo | ..... | 1,649 05 | 49,933 00 |
| Total expenses of management | $47,155 93 | $7,339 86 | $52,960 00 |
| (b) *Miscellaneous Expenditure.* | | | |
| Life insurance claims other than endowments | 195,668 99 | | |
| Funeral benefits | 3,732 45 | ..... | 930 42 |
| Sick benefits | 59,880 33 | ..... | 16,611 97 |
| Medical attendance | ..... | ..... | 12,006 15 |
| Other expenditure detailed in memo | 279 69 | ..... | ..... |
| Total expenditure | $306,717 39 | $7,339 86 | $82,508 54 |

## THE SUPREME LODGE KNIGHTS OF PYTHIAS OF THE WORLD.

(File I, p. 60.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1900

*Head Office of Supreme Lodge, Nashville, Tenn., U S A.*

Chief Agent and Attorney for Ontario, Walter Haynes, 1 Rosebury Avenue, Toronto, Ontario.

Organized 19th February, 1864. Re-incorporated by special Act of Congress, June 29th, 1894.

The Executive Officers of the Grand Lodge of Ontario for the 31st December, 1900, were as follows:

| | | |
|---|---|---|
| John P. McLeod | Grand Chancellor | Hamilton. |
| E. K. Barnsdale | Grand Vice-Chancellor | Stratford. |
| W. Haynes | Grand Keeper of Record and Seal | Toronto. |
| W. H. Murch | Grand Master of Exchequer | St. Thomas. |
| W. J. Tomlinson | Grand Prelate | Windsor |
| J. S. McKay | Past Grand Chancellor | Woodstock. |

MOVEMENT IN INSURANCE CERTIFICATES

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits*:

| SUPREME LODGE. | Number. | Amount. | Number. | Amount. |
|---|---|---|---|---|
| | | | | $ c. |
| Contracts in force 31st December, 1899 | | | 60,309 | 108,098,500 00 |
| Add contract taken during 1900 | | | 11,537 | 16,342 000 00 |
| Gross number and amount of contracts on foot at any time during 1900 | | | 71,846 | 124,440,500 00 |
| | Number. | Amount. | | |
| Deductions: | | $ c. | | |
| Contracts matured in 1900 | 657 | 1,350,500 00 | | |
| " lapsed | 4,605 | 6,681,500 00 | | |
| " cancelled | 23 | 45,000 00 | | |
| Total deductions | 5,285 | 8,077,000 00 | 5,285 | 8,077,000 0 |
| Net contracts on foot 31st December, 1900 | | | 66,561 | 116,363,500 00 |
| In Ontario, 194. | | | | |
| Contracts in force, $277,500. | | | | |
| No. of deaths, nil. | | | | |
| Benefits paid, nil. | | | | |

CASH RECEIPTS.

| | |
|---|---|
| Fees | $ 2 788 02 |
| Interest | 6,969 25 |
| Monthly payments | 1,400,548 03 |
| Dues | 67,837 70 |
| Premium on bonds | 1 017 05 |
| Suspense account transferred | 10,067 11 |
| Total receipts | $1 489 227 16 |

### Cash Expenditure

| | |
|---|---|
| Life insurance claims | $1,333,103 36 |
| Printing, supplies and office expenses | 36,608 83 |
| Adjustment of claims | 14 837 22 |
| Annulled certificates r funded | 6 895 39 |
| Medical examinations | 31 158 75 |
| Organization, etc | 57,105 13 |
| Total expenditure | $1 479,708 68 |
| Balance, receipts over expenditure, 1900 | $9.518 48 |
| " on hand 31st December, 1899 | 488,457 69 |
| Balance on hand 31st December, 1900 | $497 976 17 |
| Deposits as follows: | |
| First National Bank, Chicago | $42,974 80 |
| Bonds and securities | 455.001 37 |
| | $497 976 17 |

## GRAND LODGE.

### Funeral Benefits.

Funeral benefits are undertaken by the subordinate bodies, with a total membership of 1,233 at 31st December 1900.

Number of members of the society who died during 1900, 7; funeral benefits amounting to $320.00 were paid.

### Sick Benefits.

Number of members who received sick benefits during 1900, 93.

Amount of benefits paid during 1900 in respect of sick members, $1,216 20.

Number of weeks' sickness experienced in 1900, 402

Amount paid for medical attendance during 1900, $592 50.

Amount cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1900, $13,917.53.

### Assets.

| | Grand body. | Subordinate bodies. |
|---|---|---|
| Cash in bank at 31st December, 1900 | $276 20 | $16.279 69 |
| All other assets | ..... | 8.809 99 |
| Total assets | $276 20 | $25 089 68 |

### Liabilities.

| | |
|---|---|
| Aggregate amount of all liabilities | $385 65 |

### Miscellaneous.

Payments for insurance certificates are fixed monthly rates and are payable on the 10th day of each month.

The books of the society were audited on 27th August, 1900

Books kept by the society are as follows:—Numerical statements, lodge receipts, lodge expenses, financial statements.

Names and addresses of auditors:—A. R. Whyte, Hamilton; T. G. Soole, Toronto, E. E. Parker, Wallaceburg.

### Cash Receipts.

| | Grand lodge. | Subordinate bodies. |
|---|---|---|
| Cash balance from 1899 (not extended) | $273 04 | $13 565 34 |
| Cash received during 1900 from: | | |
| Application fees / Initiation fees | ..... | $1,278 00 |
| Dues | ..... | 7,734 72 |
| Per capita tax and levies | 1,092 00 | ..... |
| Assessments | ..... | 147 66 |
| Degrees and cards | ..... | 172 50 |
| Supplies sold | 315 25 | 15 50 |
| Rent | ..... | 344 25 |
| Interest | ..... | 351 82 |
| All other sources | ..... | 205 95 |
| Total receipts | $1,407 25 | $10,250 40 |

### Cash Expenditure.

Cash paid during 1900 for:

*(a) Expenses of Management.*

| | | |
|---|---|---|
| Per capita tax and levies | 92 32 | $1,044 60 |
| Organization | 75 00 | ..... |
| Registration fee | 25 00 | ..... |
| Interest | ..... | 1 84 |
| Expenses of annual meeting | 594 36 | ..... |
| Supplies bought | 34 63 | 273 73 |
| Travelling expenses | 96 85 | ..... |
| Rent, light, heat and taxes | 65 00 | 1,382 75 |
| Salaries, officers' and auditors' fees | 325 00 | 420 46 |
| Official journal | 91 00 | ..... |
| Printing, stationery and advertising | 65 00 | 181 15 |
| Postage, telegrams and express | 45 00 | 110 96 |
| Total expenses of management | $1,509 16 | $3 415 49 |

*(b) Miscellaneous Payments.*

| | | |
|---|---|---|
| Funeral benefits | ..... | $160 00 |
| Benefits to widows and orphans | ..... | 160 00 |
| Sick benefits | ..... | 1,216 20 |
| Medical attendance | ..... | 592 50 |
| Gratuities to distressed members | ..... | 30 55 |
| Other expenditures | ..... | 1,113 26 |
| Total expenditure | $1.509 16 | $6 688 00 |

## THE GRAND LODGE OF THE CANADIAN ORDER OF ODDFELLOWS.

(Returns Book p. 142.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office 49 King Street West, Toronto, Ont*

Organized in June, 1852, and incorporated in Ontario 12th September, 1882.

The Executive Officers for the year ending 31st December, 1900, were as follows :

W. H. Shaw, Grand Master.....Toronto, Ont.
Robert Clark, Past Grand Master.....Troy.
O. A. Lapp, Deputy Grand Master.....Brighton.
Robert Fleming, Grand Secretary.....49 King Street West, Toronto.
George Boxall, Grand Treasurer.....252½ Yonge Street, Toronto.

### I. CURRENCY OF INSURANCE CERTIFICATES.

| | Total. |
|---|---|
| Amount covered by Endowment contracts in force 31st December, 1900. | $ 99,800 00 |
| Amount covered by contracts other than for Endowments or for Sick or Funeral Benefits in force 31st December, 1900 ..... | 2,330,800 00 |
| Total 31st December, 1900..... | $ 2 430,600 00 |

### II. MOVEMENT IN INSURANCE CERIIFICATES

*(a) Contracts for Endowments or for Benefits in the nature thereof.*

| | Number. | Amount. | Number | Amount. |
|---|---|---|---|---|
| | | | | $ c. |
| Contracts in force 31st December, 1899..... | | | 336 | 103,200 00 |
| Gross number and amount of contracts on foot at any time during 1900.... | | | 336 | 103,200 00 |
| Deductions : | | $ c. | | |
| Contracts lapsed in 1900 ..... | 11 | 2,200 00 | | |
| " matured in 1900 ..... | 5 | 1,200 00 | | |
| Total deductions extended ..... | 16 | 3,400 00 | 16 | 3 400 00 |
| Net endowment contracts on foot 31st December, 1900..... | | | 320 | 99.800 00 |
| No. of certificate holders in good standing 31st December, 1900..... 320 | | | | |

*(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits*

| | Number. | Amount | Number. | Amount. |
|---|---|---|---|---|
| | | | | $ c. |
| Net contracts in force 31st December, 1899..... | | | 3,283 | 2,364,050 00 |
| Add contracts taken in 1900, new or renewed ..... | | | 503 | 358,750 00 |
| Gross number and amount of contracts on foot at any time during 1900..... | | | 3,786 | 2,722,800 00 |
| Deductions : | | $ c | | |
| Contracts matured in 1900 ..... | 31 | 19,950 00 | | |
| " lapsed in 1900 ..... | 461 | 372,050 00 | | |
| Total deductions extended..... | 492 | 392,000 00 | 492 | 392,000 00 |
| Net contracts on foot 31st December, 1900 ..... | | | 3,294 | 2,330 800 00 |
| Grand total number certificate holders in A and B at 31st Dec., 1900...3,195 | | | | |

### III. Funeral Benefits.

Funeral Benefits are undertaken by the Grand Lodge Total membership of Subordinate Bodies at 31st December, 1900, in Ontario, 3,973. British Columbia, 200. Total, 4,173.

Thirty-four members died during 1900 and the amount of Funeral Benefits paid in 1900 was $1,410 00.

Fifteen members wives died in 1900 and the amount of Funeral Benefits paid in 1900 was $320.00.

Total cash standing to the credit of Funeral Benefit Fund at 31st December, 1900, was $121.40.

### IV. Sick Benefits.

Sick Benefits are undertaken by Subordinate Lodges entirely.
Number of members who received Sick Benefits in 1900, 405.
The total amount of benefits paid in 1900, $4,687 25.
Number of weeks' sickness experienced in 1900, 1,524.
The total amount paid for medical fees was $2,490 42.

### V. Assets.

| | | Grand Body. | Subordinate Bodies. |
|---|---|---|---|
| Cash value of mortgages | | $8,900 00 | $ 2,275 00 |
| " bonds, debentures and securities | | 5,000 00 | |
| Cash on hand | | ..... | 7,974 89 |
| " on deposit to the Society's credit, not drawn against as follows | | | |
| In Canada Per & Western Canada Mortgage Cor | | 1,487 86 | |
| In Imperial Bank, Queen and Yonge streets, Toronto | | 5,644 76 | |
| In Imperial Bank Toronto (current account) | | 1,378 37 | |
| Interest due and accrued on mortgages, etc | | 360 10 | 52 19 |
| Dues and assessments in course of collection | | 1,682 00 | 1,372 65 |
| Miscellaneous | | 1,370 79 | 7 655 11 |
| Total assets, Insurance and Endowment and Sick and Funeral Fund | $ 25,492 70 | | |
| General Fund | 331 18 | | |
| Total assets | | $ 25,823 88 | $ 19 329 84 |

### VI. Liabilities.

| | | | |
|---|---|---|---|
| Amount of liabilities | | $ 331 18 | 1,092 43 |
| Total liabilities | | $ 331 18 | $ 1,092 43 |

### VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1900, none.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Twelve such assessments were made in 1900

The Society's books were duly audited during 1900, Sept. 18, and February 14th, 1901.

Books of record or account kept by the Society : Register of certificates, register of lodges, cash book, journals and ledger.

Names and post office addresses of the Auditors for 1900 were as follows : W. L. Young, Markdale, Ont. ; C. J. Musson, Toronto.

No changes were, during 1900, made in the Constitution and Rules in respect of insurance certificates or benefits.

| | |
|---|---|
| Amount of bond of Grand Secretary | $ 1,000 00 |
| " " " Treasurer | 1,500 00 |
| Number of members in Ontario | 3,973 |
| Number of certificate holders in Ontario at 31st Dec, 1900 | 3,195 |
| Number of members who died during 1900 | 31 |
| Amount of death benefits paid to Ontario members during 1900 | $ 21,150 00 |
| Amount of disability benefits paid to Ontario members during 1900 | 850 00 |

## VIII. Cash Receipts.

| | |
|---|---|
| Cash balance from 1899 (not extended) Grand Body | $16,275 24 |
| " " " subordinate bodies | 7,709 07 |

| | Grand Body. | Subordinate Bodies. |
|---|---|---|
| Cash received during 1900 from : | | |
| Application fees | $ 8 42 | |
| Initiation fees | | $ 854 37 |
| Dues | | 31 17 |
| Assessments (Premiums) | 20,670 92 | |
| Per capita tax and levies | 6,234 90 | 22,010 82 |
| Degrees and cards | | 47 00 |
| Charter fees | 106 50 | |
| Supplies sold | 336 42 | |
| Rent | | 449 35 |
| Interest | 729 45 | 131 68 |
| All other sources | 46 00 | 775 54 |
| Total receipts | $28,966 19 | $24 299 93 |

## IX. Cash Expenditure.

Cash paid during 1900 for :

### (*a*) *Expenses of Management.*

| | | |
|---|---|---|
| Registration fee | $ 25 00 | |
| Expenses of meeting | 713 81 | |
| Supplies bought | 137 56 | |
| Travelling expenses and organization | 1,857 73 | |
| Rent, light, heat and taxes | 295 00 | $2,085 90 |
| Salaries, officers' and auditors' fees | 1,487 49 | 1,317 26 |
| Official journal of proceedings | 98 00 | |
| Printing, stationery and advertising | 337 83 | |
| Postage, telegrams and express | 204 97 | |
| Premiums for guarantee of lodge officers | 25 00 | |
| Other expenses (Memo. enclosed) | 612 70 | 3 159 52 |
| Total expenses of management | $5,795 09 | $6 562 68 |

### (*b*) *Miscellaneous Payments*

| | | |
|---|---|---|
| Per capita tax and levies other than for management | | $9,918 61 |
| Endowments or payments in the nature thereof | $ 850 00 | |
| Life insurance claims | 21,150 00 | |
| Funeral benefits | 1,730 00 | |
| Benefits to widows and orphans | 171 10 | 375 15 |
| Sick benefits | 34 25 | 4 687 25 |
| Medical attendance | | 2,490 42 |
| Investment of funds | 7,000 00 | |
| Total expenditure | $36,730 44 | $24,034 11 |

## THE GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND.

(File I. p 58.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Richmond Street East, Toronto, Ontario.*

Organized 1st January, 1830, and incorporated in Canada 24th April, 1890.

The Executive Officers of the Society at the 31st December, 1900, were as follows :

Hon. N. C. Wallace, M.P., President ..... Woodbridge.
J. S. Leighton, Secretary ..... Toronto.
Dr. W. J. Parkhill, Treasurer ..... Midland.
Dr. J. Noble, Medical Referee ..... Toronto.
John McMillan, Executive ..... Toronto.
Dr. Beatty Nesbitt " ..... Toronto.
A. J. Armstrong " ..... St. John, N.B.

### I. CURRENCY OF INSURANCE CETIFICATES —$2,317,000.

### II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

| | Number. | Amount. | Number. | Amount. |
|---|---|---|---|---|
| | | | | $ |
| Contracts in force 31st December, 1899 | | | 2,029 | 2,029,000 |
| Add contracts taken during 1900, new or renewed | | | 480 | 480,000 |
| Gross number and amount of contracts on foot at any time during 1900 | | | 2,509 | 2,509,000 |
| Deductions : | | $ | | |
| Contracts matured in 1900 | 18 | 18,000 | | |
| " lapsed in 1900 | 174 | 174,000 | | |
| Total deductions carried out | 192 | 192,000 | 192 | 192,000 |
| Net contracts on foot at 31st December, 1900 | | | 2,317 | 2,317,000 |

### II. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Subordinate Bodies, with a membership at 31st December, 1900, of 65,000.

### IV. SICK BENEFITS.

Sick Benefits are undertaken by the Primary Lodges.

### V. ASSETS.

| | |
|---|---|
| Cash in Secretary's hands | $ 199 49 |
| " on deposit to Society's credit, not drawn against, in Dominion Bank, Toronto | 7,933 52 |
| Interest | 231 25 |
| Total assets | $8,364 26 |

## VI.—Liabilities.—None.

## VII.—Miscellaneous.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1900, and were payable at the close of each and every month.

The Society's accounts were duly audited on January 14th, 1901.

The following books of record and account are kept for purposes of insurance certificates or benefits; Membership register, assessment register, death register, and cash book.

Names and post office addresses of the Auditors for 1900 were as follows: W. H. Stewart, Warwick; John H. Delamere, Minden.

Certain changes were, during 1900, made in the Constitution and rules of the Society in relation to insurance certificates or benefits, which are not yet in force.

Secretary's bond, $2,000; treasurer's bond, $2,000.

Number of certificate holders in Ontario, 2,043.

Number of members in Ontario died during 1900, 14.

Amount of death benefits paid to Ontario members during 1900, $14,500.00.

## VIII. Cash Receipts.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $5,236 98 | |
| Cash received during 1900 from: | | |
| Initiation fees | | $ 445 00 |
| Dues | | 2,104 00 |
| Assessments | | 23,774 58 |
| Interest | | 64 95 |
| Other sources | | 11 00 |
| Total receipts | | $26,399 53 |

## IX. Cash Expenditure.

Cash paid during 1900 for:

*(a) Expenses of Management.*

| | |
|---|---|
| Commission and organization expenses | $2 066 93 |
| Clerk hire | 98 00 |
| Registration fee | 25 00 |
| Supplies bought | 70 17 |
| Travelling expenses | 5 00 |
| Rent, light, heat and taxes | 228 94 |
| Salaries, officers' and auditors' fees | 1 234 00 |
| Printing, stationery, advertising and supplies | 308 14 |
| Postage, telegrams and express | 394 91 |
| Premium for guarantee | 15 00 |
| Other expenses (detailed in memo) | 326 16 |
| Total expenses of management | $4 772 25 |

*(b) Miscellaneous Payments.*

| | |
|---|---|
| Life Insurance claims | $18,500 00 |
| Total expenditure | $23,272 25 |

## SUPREME COUNCIL OF THE ROYAL ARCANUM.

(File I, p. 50.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, 407 Shawmut Avenue, Boston, Mass.*

Chief Agent and Attorney for Ontario, Lyman Lee, Hamilton.

Organized 23rd June, 1877, incorporated in Massachusetts 5th November, 1877.

The Executive Officers of the Society at the 31st December, 1900, were as follows:

W. Holt Apgar, Supreme Regent.....Trenton, New Jersey.
W. O. Robson, " Secretary.....Boston, Mass
E. A. Skinner, " Treasurer.....Westfield, N.Y.

### I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for Endowments, or for Sick or Funeral Benefits, in force 31st December, 1900..... $558 825,000 00

### II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof —None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

| | Number. | Amount. |
|---|---|---|
| | | $ c. |
| Contracts in force 31st December, 1899 | 193,868 | 539,920,500 00 |
| Add contracts taken during 1900, new and renewed | 24,086 | 39,708,500 00 |
| Add contracts increased during 1900 | | 1,069,000 00 |
| Gross number and amount of contracts on foot at any time during 1900 | 217,954 | 580,698,000 00 |

| Deductions: | Number. | Amount. |
|---|---|---|
| | | $ c. |
| Contracts matured in 1900 | 2,229 | 6,310,000 00 |
| " lapsed in 1900 | 5,475 | 13,083,500 00 |
| " surrendered in 1900 | 176 | 427,500 00 |
| Add to above deductions the amount by which various certificates still on foot were reduced during 1900 | | 2,052,000 00 |
| | 7,880 | 21,873,000 00 |
| Total deductions extended | 7,880 | 21,873,000 00 |
| Net contracts on foot at 31st December, 1900 | 210,074 | 558,825,000 00 |

FUNERAL AND SICK BENEFITS ARE NOT UNDERTAKEN BY THE SUPREME COUNCIL.

### V. ASSETS.

| | |
|---|---|
| Cash value of real estate, less incumbrances | $ 51 170 97 |
| Cash value of bonds, etc | 1,382,615 00 |

Cash on deposit to Society's credit, not drawn against in the following banks:

W. & O. B. Fund.

| | | |
|---|---|---|
| National Bank of the Commonwealth, Boston | $21,296 95 | |
| National Bank of the Republic, Boston | 20 548 76 | |
| New England Trust Co., Boston | 25 000 00 | |
| Massachusetts Loan & Trust Co, Boston, Mass | 19 119 32 | |
| Nat. Exchange Bank, Baltimore | 19 054 94 | |
| Nassau National Bank, Brooklyn | 22 220 11 | |
| Manufacturers' Nat. Bank, Baltimore, Md | 20,073 38 | |
| Peoples' Trust Company, Brooklyn, N Y | 23 840 43 | |
| Buffalo Loan Trust & Safe Deposit Co., Buffalo | 15,000 00 | |
| Mfrs. & Traders' Bank, Buffalo, N Y | 23,787 27 | |
| First National Bank, Chicago | 27,130 88 | |
| The Bankers' National Bank, Chicago | 20,466 38 | |
| Central National Bank, Cleveland | 20,395 75 | |
| Second Nat. Bank, Cincinnati | 6,964 60 | |
| Commercial National Bank, Detroit | 16 121 69 | |
| 1st Nat. Bank, Milwaukee | 19,277 73 | |
| Bank of Toronto, Montreal, Que | 14,574 90 | |
| First National Bank, New York | 39 122 45 | |
| Merchants' National Bank, New York | 38 313 55 | |
| Garfield National Bank, New York | 32,110 61 | |
| Corn Exchange Bank, New York | 36 078 61 | |
| First National Bank, Omaha, Neb | 10 833 83 | |
| Hanover National Bank, New York | 29,903 30 | |
| Central National Bank, Philadelphia | 19,563 89 | |
| Farmers' Deposit National Bank, Pittsburg | 25,704 41 | |
| Planters' National Bank, Richmond, Va | 18,184 23 | |
| First National Bank, St. Paul, Minn | 21,341 84 | |
| National Bank of Commerce, St. Louis | 22 872 57 | |
| The Bank of Toronto, Toronto, Ont | 27 135 19 | |
| The National Bank of Westfield, N.Y | 9,959 14 | |
| Broad Street, Nat. Bank, Trenton, N. J | 18,291 29 | |
| Fourth National Bank, Atlanta, Ga | 10,321 65 | |
| Washington Loan & Trust Co., Wash., D C | 12,846 22 | |
| | $707,455 87 | |
| Less outstanding orders | 221,707 06 | |
| Balance Jan. 1, 1901 | | $485 748 81 |

General Fund.

| | | |
|---|---|---|
| Garfield National Bank, New York | $10 030 57 | |
| National Bank of the Commonwealth, Boston | 7.266 03 | |
| The National Bank of Westfield, N. Y | 3 187 49 | |
| The Bankers' National Bank, Chicago | 5 564 10 | |
| Farmer's Deposit National Bank, Pittsburg | 184 83 | |
| Total general fund balance | $26,263 02 | |
| Less outstanding orders | 9,385 22 | |
| Balance Jan. 1st, 1901 | | $16,877 80 |
| Merchants' National Bank, Boston, Mass., Emergency Fund | | 73,997 88 |
| National Bank of the Commonwealth, Boston, Sup. Secretary's Contingent Fund | | 2,500 00 |
| Dues and assessments due and unpaid back assessments | $1,740 44 | |
| Dues and assessments called, but not yet payable in hands of sub-treasurers | 558 395 34 | |
| Net value extended | $560 135 78 | $560,135 78 |

ASSETS.—*Continued.*

| | | |
|---|---|---|
| Interest due and accrued on bonds | | 7 260 01 |
| Interest due and accrued on Bank Balances and deposits | | 2,001 07 |
| Total assets of Life Insurance Fund (not extended) | $2 461 204 42 | |
| " General and other Funds (not extended) | 138,750 28 | |
| | $2,599,954 70 | |
| All other assets | | 17,647 38 |
| Total assets | | $2,599 954 70 |

VI. LIABILITIES.

| | |
|---|---|
| Amount of claims admitted | $307 423 80 |
| " " supposed or reported or adjusted | 438,500 00 |
| " " resisted | 9,000 00 |
| All other liabilities | 1,238 30 |
| Additional resisted claims on account of persons not in good standing | 19,000 00 |
| Total liabilities | $775 162 10 |

VII. MISCELLANEOUS.

No actions or proceeding were instituted by or against the Society in Ontario during 1900.

Assessments for the purpose of life insurance certificates are made monthly. Twelve (12) assessments were made during the year 1900.

The accounts and books of the Society were audited for the year 1900 on April 16th and October 1st.

The books of record and account kept for purposes of insurance certificates or benefits are registers of membership of each council, registers of benefit certificates, registers of deaths, registers of suspension, withdrawals, etc., and the usual cash books, journals and ledgers.

Name and address of the auditors of accounts for 1900 : Charles P. Ingersoll, Buffalo, N.Y.; Walter F. Irvine, Norfolk, Va.; Robert H. Alberts, Hoboken, N. J.

No changes were, during 1900, made in the organization and management of the Society.

No changes were, during 1900, made in the Constitution and Rules, in relation to insurance certificates or benefits.

Amount of Bond of Supreme Secretary, $10,000 00.

Amount of Bond of Supreme Treasurer, $100,000 00.

Number of certificate holders in Ontario at 31st December, 1900, 3,172.

Number of members in Ontario who died in 1900, 33.

Amount of death benefits paid to Ontario members during 1900, $113,000.

VIII. CASH RECEIPTS.

Cash balances from 1899, (not extended) $745,031.22.

Cash received during 1900 from :

| | |
|---|---|
| Assessments | $6,604,709 24 |
| Per capita tax and levies | 9 00 |
| Fines | 648 00 |
| Supreme Council dues | 159 696 60 |
| Interest and dividends | 49,897 70 |
| Degrees and cards | 1 00 |
| Supplies sold | 6 114 61 |
| All other sources | 5,906 51 |
| Total cash receipts | $6,826,982 66 |

## IX. Cash Expenditure.

Cash paid during 1900 for :

### (*a*) *Expenses of Management.*

| | |
|---|---|
| Commission and organization expenses | $13,040 24 |
| Law costs | 2 880 54 |
| Expenses annual meeting | 4,020 80 |
| Travelling expenses, official visits, etc | 16 687 51 |
| Rent, light, heat and taxes | 3,617 40 |
| Salaries, officers' and auditors' fees | 27,475 00 |
| Clerk hire | 34,516 42 |
| Official journal | 2,001 64 |
| Printing, stationery and advertising | 12,560 25 |
| Postage, telegrams and express | 6,158 41 |
| Registration fees, Insurance Departments | 722 00 |
| Investigating claims | 547 85 |
| Interest | 325 13 |
| Other management expenses (assistance to Grand Councils, etc.) | 35,633 30 |
| Total expenses of management | $160,186 49 |

### (*b*) *Miscellaneous Expenditure.*

| | |
|---|---|
| Life insurance claims | 6 277 068 65 |
| Expenditure other than foregoing (investments, etc.) | 555 634 25 |
| Total expenditure | $6 992 889 39 |

## THE DOMINION COUNCIL OF CANADA AND NEWFOUNDLAND ROYAL TEMPLARS OF TEMPERANCE.

(Returns Book p. 504.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, James Street, Hamilton, Ont.*

Organized 13th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at 31st December, 1900, were as follows:

Geo. H. Lees, Dominion Councillor.....Hamilton, Ont.
A. M. Featherston, Manager Insurance Dept..... " "
C. Van N. Emory, Dominion Secretary .....Hamilton, Ont.
A. C. Neff, F.C.A., Dominion Auditor.....Toronto.
W. A. Edwards, " .....Hamilton.
B. E McKenzie, M.D., Medical Director.....Toronto.

### I. CURRENCY OF INSURANCE CERTIFICATES.

| | |
|---|---|
| Amount covered by Endowment contracts in force 31st December, 1900 | $690,250 |
| Amount covered by contracts other than for Endowments or for Sick or Funeral Benefits | 8,062,500 |
| Total | $8,752,750 |

### II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) *Contracts for Endowments or Benefits in the nature thereof.*

| | Number. | Amount. | Number. | Amount. |
|---|---|---|---|---|
| | | | | $ c. |
| Contracts in force 31st December, 1899.. | | | 1,246 | 934,250 00 |
| Add contracts taken during 1900 | | | 8 | 6,500 00 |
| Gross number and amount of contracts on foot at any time during 1900.... | | | 1,254 | 940,750 00 |
| Deductions: | | $ c. | | |
| Contracts matured in 1900 | 18 | 15,000 00 | | |
| Contracts lapsed 1900 / Contracts surrendered 1900 | 281 | 235,500 00 | | |
| Total deductions extended | 299 | 250,500 00 | 299 | 250,500 00 |
| Net endowment contracts on foot 31st December, 1900 | | | 955 | 690,250 00 |

(*b*) *Contracts for insurance other than Endowments, Sick or Funeral Benefits.*

| | Number. | Amount. | Number. | Amount. |
|---|---|---|---|---|
| | | | | $ c. |
| Contracts in force 31st December, 1899 | | | 7,510 | 9,363,500 00 |
| Add contracts taken during 1900 new or renewed | | | 498 | 457,000 00 |
| Gross number and amount of contracts on foot at any time in 1900 | | | 8,008 | 9,820,500 00 |
| Deductions: | | $ c. | | |
| Contracts matured in 1900 | 61 | 79,000 00 | | |
| Contracts lapsed in 1900 | 1,370 | 1,679,000 00 | | |
| Total deductions extended | 1,431 | 1,758,000 00 | 1,431 | 1,758,000 00 |
| Net contracts on foot 31st December, 1900.. | | | 6,577 | 8,062,500 00 |
| Grand total number of certificate holders in A and B 31st December, 1900 | 6,400 | 8,752,750 00 | | |

### III. Funeral Benefits.

Funeral Benefits are undertaken by the Grand Council of Ontario, the total membership of which is 1,107.

Four members of the Grand Council died in 1900, and Funeral Benefits were paid amounting to $200.00.

### IV. Sick Benefits.

Sick Benefits are undertaken by the Grand Council of Ontario.

There were paid in 1900 Sick Benefits to 174 members.

Amount paid for Sick Benefits, $2,888.50.

The number of weeks' sickness experienced was 774.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1900, was $1,696.15.

### V. Assets.

| | Supreme Body. | Grand Body. |
|---|---|---|
| Mortgages | $10,000 00 | |
| Cash on deposit to Society's credit, not drawn against in the following chartered banks: | | |
| Bank of Montreal, Hamilton | 10,109 61 | |
| Bank of Hamilton, Hamilton | 38,703 24 | |
| Traders Bank, Hamilton | 10,000 00 | $1,696 15 |
| Merchants' Bank, Montreal | 5,000 00 | 563 86 |
| Interest due and accrued | 850 00 | |
| Total assets Life Insurance Fund (not extended) | $63,593 99 | |
| " Endowment Fund " | 16,342 15 | |
| " Sick and Funeral Fund " | 1,696 18 | |
| " General Fund " | 1,019 71 | |
| All other assets | 3,830 20 | |
| Totals | $78,515 62 | $2,260 01 |

### VI. Liabilities.

| | |
|---|---|
| Amount of claims admitted by Society | $ 5,400 00 |
| Amount of claims supposed or reported | 5,500 00 |
| Amount of all other liabilities | 3,500 00 |
| Amount of all liabilities | $14 400 00 |

### VII. Miscellaneous.

Actions instituted by or against the Society during 1900: Broom vs. Templars, action dismissed with costs; Hargrove vs. Dominion Council, pending; Dominion Council vs. *Economist*, libel, pending.

Assessments are made for the purposes of life insurance each month, and are payable first of each month. Twelve such assessment were made in 1900.

The Society's books were duly audited during 1900 monthly.

Names and post office addresses of the auditors for 1900 were as follows: A. C. Neff, F.C.A., Toronto; W. A. Edwards, Hamilton.

Certain changes in the Constitution and Rules were made in 1900, which have been filed.

Amount of bond of Supreme Secretary, $10,000.

Number of members in Ontario at 31st December, 1900, 7,159.

Number of certificate holders in Ontario 31st December, 1900, 5,049.

Number of members in Ontario who died during 1900, 56,

Number of death benefit claims paid to Ontario members during 1900, $70 857 88.

Amount of disability benefit claims paid to Ontario members in 1900, $4,651 96.

## VIII. Cash Receipts.

| | | Supreme Body. | Grand Body. |
|---|---|---|---|
| Cash balance from 1899 (not extended) | $51,377.37 | | |
| Cash received during 1900: | | | |
| Application fees | | $512 00 | $448 50 |
| Assessment fees | | 9.585 30 | |
| Assessments (Total Disability) | | 6,309 40 | |
| Assessments (Death Benefits) | | 91,088 18 | 4,015 44 |
| Per capita tax and levies | | 2,702 12 | 4,372 65 |
| Supplies sold | | 248 26 | 132 45 |
| Charter fees | | | 195 00 |
| Interest and dividends | | 1,258 51 | |
| All other sources | | 928 58 | 551 00 |
| Total | | $112,632 35 | $9.715 04 |

## IX. Cash Expenditure.

| | Supreme Body. | Grand Body. |
|---|---|---|
| Cash paid during 1900 for: | | |
| *(a) Expenses of Management.* | | |
| Commission and organization expense | $ 1,143 00 | $1,749 00 |
| Law costs | 513 99 | 1,259 05 |
| Registration fees | 25 00 | |
| Interest | 214 08 | |
| Expenses annual or biennial meeting | 1,019 70 | 157 08 |
| Board fees | 296 25 | 52 30 |
| Supplies bought | 694 00 | 134 50 |
| Travelling expenses | 253 51 | 82 58 |
| Rent, light, heat and taxes | 484 77 | 13 35 |
| Managing officers' salaries and officers' and auditors' fees. | 3,337 35 | 970 00 |
| Medical officers' salary and expenses | 236 95 | 83 95 |
| Clerk hire | 666 15 | 10 00 |
| Official Journal | 2 592 89 | |
| Printing (other than official journal), stationery and advertising | 677 67 | 156 90 |
| Postage, telegrams and express | 431 41 | 64 29 |
| Other management expenses detailed in memo | 2,554 62 | 71 17 |
| Total expenses of management | $15,141 34 | $4,804 17 |
| *(b) Miscellaneous Expenditure.* | | |
| Endowments or payments in the nature thereof | 5,556 96 | |
| Life insurance claims other than Endowments | 79,256 88 | |
| Funeral benefits | | 200 00 |
| Sick benefits | | 2,888 50 |
| Refunds of assessments | 219 12 | |
| Grand totals | $100,174 30 | $7,892 67 |

## THE SUPREME TENT OF THE KNIGHTS OF THE MACCABEES OF THE WORLD.

(File I, p. 11.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, 527 Huron Avenue, Port Huron, Mich.*

Chief Agent and Attorney for the Province of Ontario, A. E. Mallory, M. D., Colborne.

Organized 1st September, 1883, incorporated in State of Michigan 11th September, 1885. Re-incorporated August 31st, 1894, and November 7th, 1895.

The Executive Officers of the Society at the 31st December, 1900, were as follows :

| | | |
|---|---|---|
| Daniel P. Markey, | Supreme Commander | Port Huron. |
| Geo. J. Siegle, | " Record Keeper | Port Huron. |
| Chas. D. Thompson, | " Finance " | Port Huron. |
| N. S. Boynton, | " Trustee | Port Huron. |
| David D. Aitkin, | " Trustee | Flint. |

### II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for benefits in the nature thereof.—No information.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

| | Number. | Amount. | Number. | Amount. |
|---|---|---|---|---|
| | | | | $ c. |
| Contracts in force 31st December, 1899 | | | 170,489 | 244,876,640 00 |
| Add contracts taken during 1900, new or renewed | | | 51,285 | 58,905,000 00 |
| Gross number and amount of contracts on foot at any time during 1900 | | | 221,774 | 303,781,640 00 |
| Deductions : | Number. | Amount. $ c. | | |
| Contracts matured in 1900 | 1,250 | 1,901,950 00 | | |
| " cancelled in 1900 | 16,692 | 15,099,550 00 | | |
| Amount by which various certificates still on foot were reduced | | 70,983 33 | | |
| Total deductions extended | 17,942 | 17,072,483 33 | 17,942 | 17,072,483 33 |
| Net contracts on foot at 31st December, 1900 | | | 203,832 | 286,709,186 67 |

### III. FUNERAL BENEFITS.

Total membership of Sick and Funeral Branch at 31st Dec. 1900 was 7,300
Number of members died during 1900, 15.
Total amount of Funeral Benefits paid during 1900, $750.

## IV. Sick Benefits.

Number of members who received Sick Benefits in 1900, 693.
Total amount of benefits paid, $18,292.00
Number of weeks' sickness experienced, 2,987
Total amount cash standing to credit of Sick Benefit Fund 31st Dec., 1900 $23,335 58.

## V. Assets

| | |
|---|---|
| Cash Value of Real Estate | $ 87,707 72 |
| Actual Cash on hand 31st December, 1900 | 1,549 08 |
| Bonds, etc | 863 667 87 |
| Cash on deposit in : | |
| Fidelity Trust & Guaranty Co., Buffalo | 25,000 00 |
| Bankers National Bank, Chicago | 37,723 20 |
| Commercial Bank, Port Huron | 117,548 98 |
| Insurance Departments, Canada | 10,000 00 |
| Second National Bank, Pittsburg | 22,000 00 |
| Bank of Toronto, Toronto | 67 533 34 |
| Third National Bank, St. Louis | 65,000 00 |
| Rents due | 170 00 |
| Market value of Bonds | 15,773 03 |
| Dues and assessments called, but not yet payable | 215,508 09 |
| Interest due and accrued | 3,210 80 |
| Total assets Insurance fund, $279,234.40 (not extended) | |
| " Sick and Funeral fund, $18,452.05. | |
| " General Fund, $48,668.15. | |
| " Reserve fund, $863,667 87. | |
| Total assets | $1 532,392 11 |

## VI Liabilities.

| | |
|---|---|
| Amount of claims in process of adjustment | $239,700 00 |
| " " resisted | 68,500 00 |
| " other liabilities | 24,195 16 |
| Total liabilities | $332 395 16 |

## VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society in 1900. —No information.

Assessments were made monthly in 1900.

Twelve assessments were made during the year 1900, and were payable on the first day of each month.

The Society's books and accounts were audited each month by the Supreme Auditors.

Names and addresses of the Auditors for 1900 :

Supreme Auditors : W. E. Blaney, Oil City; J. W. Replogle, Gosher, Ind.; W. F. B. Colter, Sarnia, Ont.

No changes were made in the organization or management during the year 1900 in relation to Insurance Certificates or Benefits.

Bonds of Supreme Secretary and Treasurer, $75,000.

Registers are kept for purposes of Life Insurance and Benefits.

Number of certificate holders in Ontario, 31st December, 1900, 12,688.

Number of members in Ontario who died during 1900, 77.

Amount of Death Benefits paid to Ontario members during 1900, $112,666 66.

Amount of disability benefits paid to Ontario members during 1900, $6,800 00.

## VIII. Cash Receipts.

Cash Balances from 1899 (not extended) $933,130 82.

Cash received during 1900:

| | |
|---|---|
| Rent | $ 1,944 16 |
| Application fees | 28 613 27 |
| Assessments | 2,547,552 51 |
| Dues | 5,006 42 |
| Supplies sold and Charter fees | 15,643 39 |
| Interest | 22 564 33 |
| All other sources | 8,066 75 |
| Total cash receipts | $2,629 390 83 |

## IX. Cash Expenditure.

### (*a*) *Expenses of Management.*

| | |
|---|---|
| Commission and organization expenses | $ 62 519 72 |
| Law costs | 3 522 88 |
| Registration fees | 1,552 83 |
| Investigation of claims | 1,609 65 |
| Percentage paid Great Camps | 90,803 88 |
| Interest | 547 49 |
| Supplies bought | 35,596 45 |
| Travelling expenses | 5 008 25 |
| Rent, light, heat and taxes | 2 301 91 |
| Officers' salaries, auditors' fees and Medical Examiners | 31 249 56 |
| Clerk hire | 24,591 84 |
| Printing official journal | 20 978 05 |
| Printing, stationery, etc | 9,869 61 |
| Postage, telegrams and express | 7,217 76 |
| Premium for subordinate lodges and lodge officers | 4 873 00 |
| Other management expenses | 11,082 16 |
| Total expenses of management | $ 313,325 04 |

### (*b*) *Miscellaneous Expenditure.*

| | |
|---|---|
| Life Benefit claims other than endowments | $1,848,838 79 |
| Assessments returned | 928 75 |
| Endowments or payments | 70,983 33 |
| Sick and accident benefits | 24,382 00 |
| Funeral benefits | 750 00 |
| Gratuities to distressed members | 5,583 55 |
| Total expenditure | $2,264,791 46 |

## THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

(File I, p. 44)

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1900.

*Head Office, 51 Yonge Street, Toronto, Ont.*

Organized in 1871, and incorporated in Canada, 26th May, 1874.

The Executive Officers for the year ending 30th November, 1900, were as follows:

Chas E Kyle, President ..... Toronto.
M. C. Ellis, 1st Vice-President ..... Toronto.
Wm. Cauldwell, 2nd Vice-President ..... Toronto.
J. C. Black, Treasurer ..... Toronto.
Jas. Sargant, Secretary ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.—None.

II. MOVEMENT IN INSURANCE CERTIFICATES.—None.

III. SICK BENEFITS.—No Official Sick Fund.

IV. FUNERAL BENEFITS.—None.

V. ASSETS.

| | |
|---|---|
| Mortgages | $ 16,333 33 |
| Cash value of shares, bonds, debentures, etc | 275,993 11 |
| " real estate | 35,000 00 |
| Cash on deposit not drawn against in Dominion Bank, Toronto | 5,853 32 |
| All other assets | 1,105 00 |
| Total assets | $ 334,284 76 |

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No assessments are made.

The Association's books were duly audited on December 7th, 1900.

Books of record or account kept for the purpose of Insurance Contracts or Benefits, Mortuary Benefit Book.

Names and post office addresses of the Auditors for 1900 were as follows: W. Cross, Toronto; Henry Barber, Toronto.

No changes were, during year ending 30th November, 1900, made in the Constitution or Rules in Relation to Insurance Certificates or Benefits.

Bond for Secretary, $3,000.

Bond of Treasurer, None.

No of members, 5,146.

No. of members who died in 1900, 37.

Amount of Benefits paid during the year, $24,095.00.

CASH RECEIPTS.

Cash received during 1900 from:

| | |
|---|---|
| Travelling certificates | $ 48 023 00 |
| Honorary " | 3,440 00 |
| Duplicate " | 116 00 |
| Interest and dividends | 12,837 91 |
| Rents | 1,800 00 |
| Investments paid off | 7,483 71 |
| All other sources | 332 21 |
| Total receipts | $ 74 032 83 |

CASH EXPENDITURE.

Amount paid during 1900:

| | |
|---|---|
| General expenses | $ 3,771 52 |
| Office expenses | 2 669 21 |
| Building " | 1,699 12 |
| " improvements | 307 78 |
| Investments | 54,631 64 |
| Mortuary benefits | 24 095 00 |
| Furniture | 165 50 |
| Other expenditure | 354 00 |
| Total expenditure | $ 87,693 77 |

## COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY OF WESTERN ONTARIO.

(Returns Book p. 366.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Masonic Temple, Richmond Street, London, Ont.*

Organized 3rd October, 1885, incorporated 4th November, 1885.

The Executive Officers of the Society at the 31st December, 1900, were as follows:

James M. Logan, President ..... London.
Alfred Robinson, Secretary ..... London.
Robert Coates, Treasurer ..... London.

### I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts.—None.
Amount covered by contracts other than for Endowment or for sick or funeral benefits in force 31st December, 1900..... $765,625.00

### II. MOVEMENT OF INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

| | Number. | Amount. | Number. | Amount. |
|---|---|---|---|---|
| | | | | $ c. |
| Contracts in force 31st December, 1899 | | | 890 | 792,100 00 |
| Add contracts taken during 1900, new or renewed | | | 32 | 28,480 00 |
| Gross number and amount of contracts on foot at any time during 1900 | | | 922 | 820,580 00 |
| Deductions: | Number. | Amount. | | |
| | | $ c. | | |
| Contracts matured in 1900 | 10 | 8,750 00 | | |
| " lapsed | 37 | 32,930 00 | 47 | 41,680 00 |
| Total deductions | 47 | 41,680 00 | 875 | 778,900 00 |
| Deducted for decreased membership | | | | 13,275 00 |
| Net contracts on foot 31st December, 1900 | | | 875 | 765,625 00 |

### III. AND IV. FUNERAL AND SICK BENEFITS.—None.

### V. ASSETS.

| | |
|---|---|
| Bonds, debentures, securities | $ 8,409 00 |
| Cash on deposit to Society's credit, not drawn against, in the following banks: | |
| Huron and Erie Savings and Loan Company, London | 1,031 46 |
| Dominion Savings and Investment Society, London | 5,126 32 |
| Balance benefit fund | 138 95 |
| Total assets | $14,696 73 |

## VI. Liabilities.

| | |
|---|---|
| Amount of claims admitted | $1,750 00 |

## VII. Miscellaneous.

No actions or proceedings instituted or prosecuted by or against the Society during 1900.

Assessments are made every two months, or oftener if necessary, and were payable on the 1st of January, March, May, June, July, September, November.

Seven assessments were made during 1900.

The books of the Society were audited twice during 1900, viz. : 30th May, and 7th December.

The books kept for purposes of insurance certificates or benefits are: register, cash book, receipt book, ledger.

The names and post office addresses of the auditors for 1900 are as follows : John Overell and Charles F. Complin, London, Ont.

No changes were made in the organization or management of the Society during 1900.

No changes were made during 1900 in the Constitution and Laws in relation to Insurance Certificates or Benefits.

Amount of bond of Grand Secretary, $1,000.

Amount of bond of Grand Treasurer.—None.

Membership,—all in Ontario.

## VIII. Cash Receipts.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $5,088 80 | |
| Cash received during 1900 from : | | |
| Application fees | | $ 31 00 |
| Dues | | 899 00 |
| Assessments | | 9,457 85 |
| Assessments in advance | | 104 25 |
| Interest and dividends | | 485 03 |
| Total cash receipts | | $10,977 13 |

## IX. Cash Expenditure.

### (a) *Expenses of Management.*

| | |
|---|---|
| Registration fees | $ 10 00 |
| Rent, light, heat and taxes | 75 00 |
| Salaries, officers' and auditors' fees | 580 00 |
| Clerk hire | 100 00 |
| Printing, stationery and advertising | 186 19 |
| Postage, telegrams and express | 191 96 |
| Premium for guarantee of lodge officers | 10 00 |
| Law costs | 5 00 |
| Total expenses of management | $1,158 15 |

### (b) *Miscellaneous Expenditure.*

| | |
|---|---|
| Life insurance claims other than endowment | $8,750 00 |
| Grand total expenditure | $9 908 15 |

## THE SONS OF ENGLAND BENEFIT SOCIETY.

(File I, p. 193.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, 28 Yonge Street Arcade, Toronto.*

Organized 12th December, 1874; incorporated 19th February, 1875.

The Executive Officers of the Society at the 31st December, 1900, were as follows:

F. Cook, Grand President ..... Ottawa.
J. Aldridge, Grand Vice-President ..... Toronto.
C. A. Hodgetts, M.D., Past Grand President ..... Toronto.
B. Hinchcliff, Grand Treasurer ..... Toronto.
John W. Carter, Grand Secretary ..... Toronto.

### I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments or for Sick or Funeral Benefits in force 31st December, 1900 ..... $3,207,250 00

### II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof None.

(*b*) *Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

| | Number. | Amount. | Number. | Amount. |
|---|---|---|---|---|
| | | | | $ c. |
| Contracts in force 31st December, 1899 | | | 3,046 | 3,140,850 00 |
| Contracts taken during 1900 | | | 157 | 172,000 00 |
| Gross number and amount on foot at any time during 1900 | | | 3,203 | 3,312,850 00 |
| Deductions: | | $ c. | | |
| Contracts matured in 1900 | 32 | 31,200 00 | | |
| Contracts lapsed in 1900 | 66 | 74,000 00 | | |
| Amount by which various certificates still on foot were reduced | | 400 00 | | |
| Total deductions extended | 98 | 105,600 00 | 98 | 105,600 00 |
| Net contracts on foot 31st December, 1900 | | | 3,105 | 3,207,250 00 |

No. of certificate holders, 2,812.

### III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge with a membership of adults, 14,062; juveniles, 603.

Number of members of the Society who died during 1900, 106.

The total amount of funeral benefits paid in 1900 was $10,200.00.

Number of members' wives who died during 1900, 83; and the amount paid in respect thereof was $4,125.00.

Number of children who died during 1900, 40; amount paid in respect thereof was $600 00; juvenile lodge, 1; $5.00.

The total amount of cash standing to credit of fund at 31st December, 1900, was $5,345.85.

## IV. Sick Benefits.

Number of members who received sick benefits during 1900, 2,182.

The total amount of benefits paid during 1900: Subordinate Bodies, $25,302.32; Juvenile Branch, $497.93.

Number of weeks' sickness experienced in 1900 was 8,398.

Amount paid for medical attendance during 1900 was, Subordinate Bodies, $17,481.25; Juvenile Branch, $485 39.

Total amount of cash standing to credit of fund at 31st December, 1900, Subordinate, $69,181.35; Juvenile Branch, $2,390.97.

## V. Assets.

| | Grand Body. | Subordinate Bodies. | Auxiliary Bodies. |
|---|---|---|---|
| Mortgages | $ 850 00 | | |
| Cash value of Bonds, Securities, etc | 100 00 | | |
| Actual cash on hand 31st December, 1900 | 3,279 55 | $ 7,940 39 | $ 350 62 |
| Cash on deposit in the following banks: | | | |
| Imperial Bank, Toronto | 32,025 58 | | |
| Sundry Banks, Sundry places | 65,998 27 | 2,040 16 | |
| Interest | 21 50 | | |
| Total assets, Ins. Fund (*Not ext'd*) $31,070 33 | | | |
| " " Sick and Funeral.... 81 675 29 | | | |
| " " Guarantee Fund .... 922 51 | | | |
| " " General Fund ..... 6,249 06 | | | |
| Aggregate of all other assets | 7,707 95 | | |
| Total assets | $ 43,984 58 | $ 73 938 66 | $ 2,390 78 |

## VI. Liabilities.

| | Grand Body. | Subordinate Bodies. |
|---|---|---|
| Amounts of claims admitted by Society | $ 2,000 00 | |
| " other liabilities | 1,271 27 | $ 4,354 68 |
| Total liabilities | $ 3,271 27 | $ 4.354 68 |

## VII. Miscellaneous.

Assessments for purposes of life insurance certificates are made monthly.

Twelve such assessments were made during 1900, payable 1st of each month.

The books and accounts were duly audited on February 18th, 1901.

Books of account kept by the Society: Cash books and ledgers of both the Funeral Benefit Department and Beneficiary Department.

Names and post office addresses of auditors: W. Barker, George Clay and H. Furze, Toronto.

Certain changes were made in relation to the management of the Society, and with respect to the constitution.

Number of members in Ontario, 10,412.

Number of certificate holders in Ontario, 2,414.

Number of members in Ontario who died during 1900, 78.

Amount of death benefits paid to Ontario members in 1900, $7,650 00.

Amount of disability benefits paid to Ontario members in 1900, $400.00.

Amount of bond of Grand Secretary, $3,000.

Amount of bond of Grand Treasurer, $1,000.

## VIII. Cash Receipts.

Cash balance from 1899 (not extended), Grand Lodge, $33,205.84.
Juvenile and Subordinate, $69,969 30.

| | Grand Body. |
|---|---|
| Application fees | $509 00 |
| Registration (F. Ben.) | 744 50 |
| Dues | 20 40 |
| Assessments : (Funeral, $13,825 55) ; (Beneficiary, $32,086.82) | 45,912 37 |
| Policies | 14 50 |
| Per capita tax and levies | 7,877 46 |
| Charter fees | 30 00 |
| Supplies sold | 2,049 26 |
| Interest | 1,238 34 |
| Premiums for guarantee of lodge officers | 169 68 |
| Rent | 449 50 |
| All other sources | 4,279 71 |
| Total receipts | $63,294 72 |

Receipts by Subordinate Branches, $90,471.28.
Receipts by Juvenile Branches, $1,697.10.

## IX. Cash Expenditure.

Cash paid during 1900 for :—

### (a) *Expenses of Management.*

| | Grand Body. | Subordinate Bodies. | Juvenile Branch. |
|---|---|---|---|
| | $ c. | $ c. | $ c. |
| Commission | 595 57 | | |
| Law costs | 44 35 | | |
| Registration fee | 25 00 | | |
| Medical Examiners' fees | 341 51 | | |
| Expenses of Annual Meeting | 472 85 | | |
| Supplies bought | 1,202 16 | | |
| Travelling expenses | 1,366 28 | | |
| Rent, light, heat and taxes | 653 18 | | |
| Managing officers' salaries, etc | 1,750 00 | | |
| Clerk hire | 1,014 00 | | |
| Official Journal | 2,150 36 | | |
| Printing, stationery and advertising | 845 92 | | |
| Postage, telegrams and express | 584 21 | | |
| Premiums for guarantee of lodge officers | 20 00 | | |
| Other management expenses, as per memo | 641 98 | | |
| Total expenses of management | 11,707 37 | 20,122 61 | 526 45 |
| *(b) Miscellaneous Expenditure.* | | | |
| Life insurance payments | 32,600 00 | | |
| Funeral benefits | 14,930 00 | | |
| Sick benefits | 6 85 | 25,302 32 | 497 93 |
| Medical attendance | | 17,481 25 | 485 39 |
| Expenditure other than foregoing | 983 84 | | |
| Total expenditure | 60,228 06 | 62,906 18 | 1,509 77 |

## THE SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

(Returns Book p. 552.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, 46 King Street West, Toronto.*

Organized 27th June, 1876, incorporated in Ontario 8th April, 1880.

The Executive Officers of the Society at the 31st December, 1900, were as follows:

Alex. Fraser, Grand Chief ..... Toronto.
John B. Dow, Grand Chieftain ..... Whitby.
Alexander Hay, Grand Treasurer ..... French River.
Donald M. Robertson, Grand Secretary, 70 Can. Life Bldg. . Toronto.

### I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for Endowments, Sick or Funeral Benefits ..... $5,118,000 00

### II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*a*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits:*

| | Number. | Amount. | Number. | Amount. |
|---|---|---|---|---|
| | | | | $ c. |
| Contracts in force 31st December, 1899 | | | 5,894 | 5,060,000 00 |
| Add contracts taken during 1900 | | | 709 | 459,750 00 |
| Gross number and amount of contracts on foot at any time during 1900 | | | 6,603 | 5,519,750 00 |
| Deductions: | | $ c | | |
| Contracts matured in 1900 | 48 | 41,000 00 | | |
| " lapsed in 1900 | 459 | 360,750 00 | | |
| Total deductions extended | 507 | 401,750 00 | 507 | 401,750 00 |
| Net contracts on foot 31st December, 1900 | | | 6,096 | 5,118,000 00 |

### III. Funeral Benefits.

Funeral Benefits (if any) are undertaken by the subordinate camps.

Forty-eight members died in 1900.

### IV. Sick Benefits.

No Sick Benefits are undertaken under the Constitution and By-laws, but Sick Benefits are voluntarily paid by some Subordinate Camps.

### V. Assets

| | |
|---|---|
| Cash Value of Real Estate | $43,800 00 |
| Cash Value of Mortgages | 40,000 00 |
| Cash on deposit, Bank of Hamilton, Toronto | 8,876 50 |
| " Dominion Bank, Guelph | 959 25 |
| Bank of Hamilton, Toronto | 11,586 37 |
| Dues called, but not yet payable | 1,854 72 |
| Aggregate amount of all other assets | 1,043 53 |
| Total assets | $108,120 37 |

### VI. Liabilities.

| | |
|---|---|
| Amount of claims supposed or reported | $2,500 00 |
| Total liabilities | $2 500 00 |

### VII. Miscellaneous.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1900, payable 1st day of each month.

The Society's accounts were audited 31st December, 1900. The books of record or account kept for purposes of insurance certificates or benefits: Registers of Subordinate Camps, showing particulars of each certificate issued, ledger, cash journals.

The names and post office addresses of the Auditors of accounts for 1900 were Alex. McMillan, E. A. Maclaurin, Toronto.

Amount of bond of Grand Secretary, $3,000.

Amount of bond of Grand Treasurer, none.

No changes were made during 1900 in the constitution in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1900, 5,549.

Number of members in Ontario died during 1900, 48.

Amount of death benefits paid to Ontario members during 1900, $34,500.00.

## VII. Cash Receipts

Cash received during 1900 from :

| | Grand Camp. | Subordinate Camp. |
|---|---|---|
| Organizing | $1,314 00 | |
| Initiation fees | | $1 526 69 |
| Dues | | 15,013 69 |
| Assessments | 53,065 07 | 53,091 02 |
| Per capita tax | 5,496 57 | |
| Certificates | | 75 65 |
| Charter fees | 75 00 | |
| Supplies sold | 666 16 | |
| Interest | 3,081 12 | |
| All other sources (as per memo) | | 1,919 09 |
| Total cash receipts | $63,697 92 | $71,626 14 |

## IX. Cash Expenditure.

Cash paid during 1900 :

### (a) *Expenses of Management.*

| | | |
|---|---|---|
| Organizing | $2,731 43 | $1,389 00 |
| Per capita tax | | 5,496 57 |
| Registration fee | 25 00 | |
| Interest | 217 77 | |
| Supplies bought | 278 90 | 666 16 |
| Travelling expenses | 105 53 | |
| Rent, light, heat and taxes | 300 00 | |
| Salaries, officers, committees and auditors' fees | 1,165 64 | |
| Medical Examiners' salary and expenses | 420 15 | |
| Clerk hire | 500 00 | |
| Printing, stationery and advertising | 674 00 | |
| Postage, telegrams and express | 337 41 | |
| Premiums for guarantee of lodge officers | 30 00 | |
| Gratuity to Grand Chief | 500 00 | |
| Other management expenses | 23 60 | |
| Total expenses of Management | $7,299 43 | $7,551 73 |

### (b) *Miscellaneous Expenditure.*

| | | |
|---|---|---|
| Life insurance claims other than endowment | $41,000 00 | |
| Sick benefits, etc | | $2,721 01 |
| Expenditure other than the foregoing | | 7,165 15 |
| Total expenditure | $48,299 43 | $17,437 89 |

## THE GRAND LODGE OF THE SONS OF IRELAND PROTESTANT ASSOCIATION.

ANNUAL STATEMNET FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, 11 Major Street, Toronto.*

Organized 10th March, 1890, incorporated in Ontario 6th October, 1893.

The Executive Officers of the Society at 31st December, 1900, were as follows :

Thos. Allen, Grand President ..... Toronto.
Wm. Saunderson, Grand Vice-President ..... Toronto.
R. A. Lennox, Grand Secretary..... Toronto.
Jno. M. Dixon, Grand Treasurer ..... Toronto.

### FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st Dec., 1900, was 335.

Number of members who died during 1900, 6.
Total amount of Funeral Benefits paid during 1900, $450.00.
No members' wives died during 1900.
Total cash standing to credit of fund 31st December, 1900, $433.71.

### SICK BENEFITS.

Sick benefits are undertaken by Subordinate Lodges.
No. of members sick during 1900, 42.
Amount of Sick Benefits paid in 1900, $390.50.
No. of weeks sickness experienced in 1900, 142.
Amount paid for medical attendance during 1900, $271 22.
Total cash standing to credit of Sick Benefit Fund, $37.47.

### ASSETS.

| | |
|---|---|
| Cash on hand 31st December, 1900 (Standard Bank) ..... | $ 433 71 |
| Other assets ..... | 332 70 |
| Total assets..... | $ 766 41 |

### LIABILITIES.

| | |
|---|---|
| Amount of claims admitted by Society ..... | $ 100 00 |
| Total liabilities ..... | $ 100 00 |

### Miscellaneous.

Assessments are made quarterly.

Four assessments were made during the year 1900 payable March, June, September and December.

The Society's accounts were duly audited February 17th, 1900.

Books of record or account, kept for purposes of insurance certificates, are as follows: Day book, cash book, and ledger.

Names and post office addresses of Auditors for 1900: Wm. J. Wadsworth, Toronto Junction, and Wm. Bush, Toronto.

No changes were made in 1900 in the organization or management of the Society. No changes were made in the Constitution and Rules in relation to benefits.

Amount of bond of Grand Secretary, $250.
" " " Treasurer, $500.

### Cash Receipts.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $ 567 21 | |
| Cash received during 1900 from: | | |
| Assessments | | $ 345 90 |
| Per capita tax and levies | | 144 40 |
| Supplies sold | | 14 30 |
| Other sources | | 142 00 |
| Total | | $ 646 60 |

### Cash Expenditures.

Cash paid during 1900 for:

*(a) Expenses of Management.*

| | |
|---|---|
| Registration fee | $ 3 00 |
| Expenses of annual meeting | 72 00 |
| Rent | 7 00 |
| Salaries | 75 00 |
| Postage | 7 50 |
| Total expenses of management | $ 164 50 |

*(b) Miscellaneous Expenditure.*

| | |
|---|---|
| Funeral benefits | $ 450 00 |
| Other expenditure | 165 00 |
| Grand total | $ 779 50 |

## THE PROVINCIAL GRAND ORANGE LODGE, OF ONTARIO WEST.

(File I., p. 25).

ANNUAL STATEMENT FOR YEAR ENDING FEBRUARY 28TH, 1901.

*Head Office, 14 Berti Street, Toronto, Ont.*

Organized 20th February, 1860 ; incorporated 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1900, were as follows :

| | |
|---|---|
| D. M. Jermyn, Grand Master | Wiarton. |
| John McMillan, Deputy Grand Master | Toronto. |
| J. H. Scott, Junior Deputy Grand Master | Kincardine. |
| Rev. H. C. Dixon, Grand Chaplain | Toronto. |
| E F. Clarke, Grand Treasurer | Toronto. |
| William Lee, Grand Secretary | Toronto. |
| Richard Watson, Grand Lecturer | Toronto. |
| Samuel Caswell, Grand Director of Ceremonies | Palmerston. |

### FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Primary Lodges with a membership of 21,500.
Number of members of the Society who died during 1900, 194.
Total amount of funeral benefits paid in 1900 in respect of deceased members, $417.50.

### SICK BENEFITS.

Number of members who received sick benefits during 1900, 104.
Total amount of benefits paid in 1900 in respect of sick members, $1,638.15.
Number of weeks' sickness experienced in 1900, 361.
Amount paid for medical attendance during 1900, $2,395 69.

### ASSETS.

| | |
|---|---|
| Actual amount of cash on hand, 28th February, 1901 | $ 7 90 |
| Cash on deposit, Bank of Toronto, Toronto | 1,485 23 |
| Total | $1,493 13 |

### LIABILITIES —None.

### MISCELLANEOUS.

The Society's accounts were audited March 11th, 1901, and names and addresses of the Auditors for 1900 : John Hewitt, Toronto ; W. J. Thompson, Mitchell.

### CASH RECEIPTS

| | Grand Body. |
|---|---|
| Cash balance from 1899 (not extended) | $1,945 13 |
| Cash received during 1900 from : | |
| Per capita tax and levies | $2,145 10 |
| Interest and dividends | 11 10 |
| Total | $2,156 20 |

## Cash Expenditure.

Cash paid during 1900 for :

### (*a*) *Expenses of Management.*

| | Grand Lodge. | Subordinate Lodge. |
|---|---|---|
| Registration fee | $ 25 00 | ..... |
| Expenses of annual meeting | 9 95 | ..... |
| Rent, light, heat and taxes | 50 00 | ..... |
| Managing officers' salaries | 620 00 | ..... |
| Official journal | 210 00 | ..... |
| Printing, stationery and advertising | 80 75 | ..... |
| Postage, telegrams and express | 122 50 | ..... |
| Commission and organization expenses | 325 00 | ..... |
| Travelling expenses | 20 00 | ..... |
| Total expenses of management | $1,463 20 | ..... |

### (*b*) *Miscellaneous Expenditure.*

| | | |
|---|---|---|
| Per capita tax and levies other than for management | $ 600 00 | |
| Sick benefits | ..... | $1,638 15 |
| Funeral benefits | ..... | 417 50 |
| Medical attendance | ..... | 2,395 69 |
| Expenses other than foregoing, detailed in memo | 545 00 | ..... |
| Total | $2,608 20 | $4,451 34 |

## LA SOCIÉTÉ DES ARTISANS CANADIENS-FRANCAIS.

(File I, p. 559 )

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Montreal, Que.*

Chief Agent and Attorney for Ontario, John Chamard, Ottawa; amount of deposit, $5,000.

Incorporated 28th day of December, 1876.

The Executive Officers of the Society at the 31st December, 1900, were as follows :

Joseph Thibeault, President .....115 St. Frs. Xavier, Montreal.
Alfred Lambert, 1st Vice-President ..... " " "
L. S. Gendron, 2nd Vice-President..... " " "
Avila Bourbonnière, Secretary..... " " "
Henry Roy, Treasurer.

*Directors.*

N. Deschamps .....115 St. Frs. Xavier, Montreal.
J. H. Foisy ..... " " "
J. V. Desaulniers ..... " " "
Wilfrid Lamarre ..... " " "
A. A Gibeault ..... " " "
J. A. Labelle..... " " "
A. Jacques ..... " " "

Censors :—L. E. Morin, Jr., J. A. Deniger, Charles J. Beland.

MOVEMENT IN INSURANCE CERTIFICATES.

| | Number. | Amount. |
|---|---|---|
| | | $ c. |
| Contracts in force 31st December, 1899..... | 13,956 | 13,893,000 00 |
| Add contracts taken during 1900, new or renewed ..... | 2,040 | 2,040,000 00 |
| Gross number and amount of certificates on foot at any time during 1900... | 15,996 | 15,933,000 00 |

| | Number. | Amount. | | |
|---|---|---|---|---|
| | | $ c. | | |
| Deductions : | | | | |
| Contracts matured in 1900 ..... | 118 | 115,100 00 | | |
| Contracts cancelled in 1900 ..... | 1,032 | 1,031,900 00 | | |
| Total deductions extended ..... | 1,150 | 1,147,000 00 | 1,150 | 1,147,000 00 |
| Net contracts on foot at 31st December, 1900 .... | | | 14,846 | 14,786,000 00 |

### IV. SICK BENEFITS.

Sick benefits are undertaken by the Supreme Body and Branches. The Supreme Body is responsible in case the Branches are short of money.

There were paid in 1900 sick benefits to 73 members by Supreme Body and 1 102 by Branches.

Amount paid for sick benefits, $3,496.86 by Supreme Body and $45,880.71 by Branches.

The number of weeks' sickness experienced in 1900 : Supreme Body 874, Subordinate, 11,470.

Total amount standing to the credit of the fund at 31st December, 1900, $5,000.00.

## V. Assets

| | | Supreme Body. | Subordinate Bodies. | Totals. |
|---|---|---|---|---|
| | | $ | | |
| Bonds, debentures, securities | | 222,491 58 | | 222,491 58 |
| Actual cash on hand (other than in bank) held by the Treasurer | | 271 32 | | 271 32 |
| Cash on deposit to Society's credit, not drawn against, in the following chartered banks: | | | | |
| Hochelaga Bank, Montreal, Que., Ontario deposit | | 5,000 00 | | 5,000 00 |
| " " Montreal, Que. | | 20,790 32 | | 20,790 32 |
| Nationale Bank, Montreal, Que. | | 3,914 37 | | 3,914 37 |
| Deposited with State Treasurer, Boston, Mass. | | 5,000 00 | | 5,000 00 |
| Dues and assessments due unpaid | $ 7,057.05 | | | |
| Dues and assessments called but not payable yet | 15,142.92 | | | |
| Total of dues and assessments (less cost of collection) | | 6,747 05 | 310 00 | 7,057 05 |
| Interest | | 607 52 | | 607 52 |
| Life Insurance Fund (not extended) | $242,467.59 | | | |
| Sick Benefit Fund (not extended) | 5,000.00 | | | |
| Expense Fund (not extended) | 5,000.00 | | | |
| Special Funds (not extended) | 5,000.00 | | | |
| General Funds (not extended) | 13,625.22 | | | |
| All other assets | | 2,473 50 | 3,970 65 | 6,444 15 |
| Totals | | $267,295 66 | $4,280 65 | $271,576 31 |

## VI. Liabilities —None.

## VII. Miscellaneous.

Actions instituted by or against the Society during 1900.—None.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1900, and were payable the third Tuesday of every month.

The Society's accounts were duly audited monthly and semi-annually.

The following books of record and account are kept: Special Ledgers.

Names and post office addresses of the Auditors for 1900 were as follows: L. E. Morin, Jun., J. A. Deniger, and C. J. Beland, all of Montreal, Que.

No changes were, during 1900, made in the Constitution and Rules of the Society in relation to insurance certificates or benefits

Amount of Bond of Supreme Treasurer, $2 000.

Number of certificate holders in Ontario at 31st December, 1900, 718.

Number of members in Ontario died during 1900, 8.

Amount of death benefits paid to Ontario members during 1900, $5,800.

Amount of disability benefits paid to Ontario members during 1900, $2,920 98.

## VIII. Cash Receipts

| | Supreme Body. | Subordinate Bodies. |
|---|---|---|
| | $ | $ |
| Cash balances from 1899 (not extended), $25,440.24 | | |
| Application fees | 174 75 | 1,295 25 |
| Assessments | 7,676 15 | 121,826 05 |
| Per capita tax and levies | 5,026 70 | 81,805 27 |
| Initiation fees | 1,612 80 | 6,567 90 |
| Degrees and Cards | 59 70 | 245 60 |
| Charter Fees | 38 00 | |
| Supplies sold, badges, etc. | 62 85 | 224 85 |
| Interest | 10,730 75 | 200 58 |
| All other sources | 2,331 86 | 261 58 |
| Total cash receipts | $27,713 56 | $212,427 08 |

## IX Cash Expenditure.

| | Supreme Body. | Subordinate Bodies. |
|---|---|---|
| Cash paid during 1900 for: | $ | $ |
| *(a) Expenses of Management.* | | |
| Commission and organization expenses | 694 58 | 3,023 00 |
| Law costs | 1,830 45 | |
| Expenses annual meeting | 2,393 15 | |
| Travelling expenses, official visits, etc | 1,886 35 | 685 07 |
| Taxes, rent, light and heat | 1,769 08 | 5,111 97 |
| Salaries, officers' and auditors' fees | 2,450 00 | |
| Medical Examiners' salary and expenses | 778 25 | 1,171 35 |
| Clerk hire | 5,343 41 | 5,347 75 |
| Official journal | 3,797 78 | |
| Printing, stationery and advertising | 2,616 59 | 470 96 |
| Postage, telegrams and express | 941 53 | 1,031 46 |
| Registration fees | 575 86 | |
| Supplies bought | 2,935 08 | 268 46 |
| Other management expenses | 7,522 14 | 3,005 75 |
| Total expenses of management | 35,534 25 | 20,095 77 |
| *(b) Miscellaneous Expenditure.* | | |
| Life insurance claims | 115,100 00 | |
| Sick benefits | 3,496 86 | 45,880 71 |
| Total expenditure | 154,131 11 | 65,976 48 |

## CATHOLIC ORDER OF FORESTERS.

(File I, p. 321.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office of the Society, 108 LaSalle Street, Chicago, Ill.*

Chief Agent and Attorney for Ontario, C. Boudreault, 164 Church St., Ottawa.

Organized 24th May, 1883, and incorporated under laws of the State of Illinois, 24th May, 1883.

The Executive Officers of the Society at the 31st December, 1900, were as follows :

Thomas H. Cannon, High Chief Ranger.....Chicago.
Aime Talbot, High Vice-Chief Ranger.....Quebec.
Theo. B. Thiele, High Secretary.....Chicago.
Thomas J. Callen, High Treasurer.....Milwaukee.
Dr. J. P. Smyth, Medical Examiner.....Chicago.

### I. CURRENCY IN INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts in force 31st December, 1900.—None.
Amount covered by Contracts other than for Endowments, or for Sick or Funeral benefits, $92,693,900 00.

### II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

| | Number. | Amount. |
|---|---|---|
| | | $ c. |
| Contracts in force 31st December, 1899 | 79,895 | 84,609.900 00 |
| Add contracts taken during 1900, new or renewed | 8,833 | 9,373,000 00 |
| Gross number and amount of contracts on foot at any time during 1900 | 88,728 | 93,982,900 00 |

| Deductions : | Number. | Amount. | | |
|---|---|---|---|---|
| | | $ c. | | |
| Contracts matured in 1900 | 611 | 642,700 00 | | |
| Contracts suspended, 1900<br>Contracts cancelled in 1900<br>Contracts resigned, 1900 | 586 | 646,300 00 | | |
| Total deductions extended | 1,197 | 1,289,000 00 | 1,197 | 1,289,000 00 |
| Net contracts on foot at 31st December, 1900 | | | 87,531 | 92,693,900 00 |

### IV. SICK AND FUNERAL BENEFITS.

Sick and Funeral Benefits being matters of option with Subordinate courts, no reports of same are made to the High Court.

### V. ASSETS.

| | |
|---|---|
| Cash on deposit to the Society's credit, not drawn against in the following chartered banks : | |
| Milwaukee National Bank, Milwaukee, Wis. | $ 143,748 93 |
| National Exchange, " | 16,268 05 |
| First National Bank, " | 65,868 10 |
| Dues and assessments due and unpaid | 31 055 43 |
| Amount of all other assets | 39,232 38 |
| Total assets | $ 296,172 89 |

### VI. Liabilities

| | |
|---|---|
| Amount of claims supposed or reported | $83,000 00 |
| " " resisted | 2,000 00 |
| Total liabilities | $85,000 00 |

### VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1900 in Ontario.—None.

Assessments are made monthly, and are payable within month of call.

Twelve such assessments were made during the year 1900.

The Society's books were audited February 10th, 1900, and August 10th, 1900.

Books kept by Society: Rosters, endowment register books, ledgers, journal, cash books and death register.

Names and post office addresses of the Auditors for 1900 were as follows: Dr. J. E. Meany, Manitowoc, Wis.; F. X. Bilodeau, Montreal, and Thomas McHale, Chicago.

No changes were made during 1900 in the organization or management of the Society in relation to insurance certificates.

No changes were made during 1900 in the constitution or rules of the Society.

Bond of Supreme Secretary, $5,000.

Bond of Supreme Treasurer, $150,000.

Number of certificate holders in Ontario 31st December, 1900, 5,675.

Number of members in Ontario who died during 1900, 36.

Amount of death benefits paid to Ontario members during 1900, $38,500.

### VIII. Cash Receipts.

Cash received during 1900 from:

| | |
|---|---|
| Assessments | $738,880 58 |
| Per capita tax and levies | 39,676 57 |
| Charter fees | 8,850 00 |
| Supplies sold | 28,269 93 |
| Total receipts | $815,677 08 |

### IX. Cash Expenditure

(*a*) *Expenses of Management.*

| | |
|---|---|
| Charter fee | $6,900 00 |
| Law costs | 1,126 26 |
| Registration fees | 747 19 |
| Supplies bought | 9,068 30 |
| Travelling expenses | 1,539 85 |
| Rent, light, heat, taxes | 2,235 10 |
| Salaries, officers' and auditors' fees | 6,343 80 |
| Clerk hire | 15 475 92 |
| Official journal | 10,993 10 |
| Printing, stationery, advertising | 2,910 83 |
| Postage, telegrams and expresss, telephone | 1,504 15 |
| Premium for guarantee of officers | 10,206 70 |
| Other management expenses | 1,007 78 |
| Total expenses of management | $70,058 98 |

(*b*) *Miscellaneous.*

| | |
|---|---|
| Life insurance claims | $655,000 00 |
| Total expenditure | $725,058 98 |

## PROVINCIAL COMMANDERY OF THE R. C. UNION OF THE KNIGHTS OF ST. JOHN.*

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Toronto.*

Incorporated in Ontario, 26th May, 1894.

Executive Officers of the Society at 31st December, 1900, were as follows:

| | |
|---|---|
| J. P. McCarthy, President | Toronto. |
| Jos. Kelz, Vice-President | " |
| Miss D. Hallman, 2nd Vice-President | " |
| W. J. Dillon, Secretary | " |
| M. K. McGuinn, Treasurer | " |
| J. E. Fullerton, Trustee | " |
| Chas. Bird, Trustee | " |

### FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Subordinate and Auxiliary Branches of the Society; total membership, 401.

Number of members of the Society who died during 1900, 3.

Amount of Funeral Benefits paid during 1900, $100.00.

### SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate and Auxiliary Branches of the Society.

| | Subordinate. | Auxiliary. |
|---|---|---|
| Number of members who received sick benefits during 1900 | 28 | 39 |
| Total amount of benefits paid during 1900 | $394 00 | $337 50 |
| Number of weeks' sickness experienced in 1900 | 101 | 113 |
| Amount paid for medical attendance, 1900 | $178 66 | $138 75 |
| Balance to credit of Sick and Funeral fund, 31st December, 1900 | 648 20 | 388 40 |

### ASSETS.

| | |
|---|---|
| Balance to credit of Sick and Funeral Fund | $1,036 60 |

### LIABILITIES.—No information.

### MISCELLANEOUS.

Names and post office address of the auditors for 1900: R. Walsh, 13 McCaul St., Toronto; W. E. Malloy, 20 Lennox St., Toronto.

Number of certificate holders in Ontario at 31st December, 1900, 401.

Number of members in Ontario who died during 1900, 3.

Amount of Death Benefits paid to Ontario members during 1900, $100 00.

* Name changed by Order-in-Council bearing date 28th September, 1901, to "The Ontario Grand Commandery of the Knights of St. John."

### Cash Receipts.

Cash balance from 1899 (not extended), Grand Body, $57.25; Subordinate Bodies, $514 69; Auxiliary Bodies, $565.62.

Cash receipts during 1900:

| | Grand Body. | Subordinate Bodies. | Auxiliary Bodies. |
|---|---|---|---|
| Initiation fees | ..... | $ 57 00 | $ 15 50 |
| Dues | ..... | 1,300 63 | 507 25 |
| Per capita tax and levies | $31 95 | ..... | ..... |
| Rent | ..... | 45 10 | ..... |
| Interest and dividends | ..... | 13 63 | 8 30 |
| All other sources | ..... | 72 90 | 32 88 |
| Supplies sold | 6 40 | ..... | ..... |
| Total receipts | $38 35 | $1,489 26 | $563 93 |

### Cash Expenditure.

Cash paid during 1900:

*(a) Expenses of Management.*

| | Grand Body. | Subordinate Bodies. | Auxiliary Bodies. |
|---|---|---|---|
| Fuel light, rent, etc | ..... | $281 25 | $ 89 75 |
| Supplies bought | ..... | 14 50 | 12 35 |
| Salaries, officers' and auditors' fees | ..... | 225 86 | 167 70 |
| Printing, stationery | $5 25 | 6 00 | ..... |
| Postage | 1 10 | 25 58 | 12 60 |
| Per capita tax | ..... | 27 75 | 5 80 |
| Official Journal | ..... | 118 00 | ..... |
| Registration fee | 3 00 | ..... | ..... |
| Total expenses of management | $9 35 | $698 94 | $288 20 |

*(b) Miscellaneous Expenditure.*

| | | | |
|---|---|---|---|
| Funeral Benefits | ..... | 50 00 | 50 00 |
| Sick Benefits | ..... | 394 00 | 337 50 |
| Medical attendance | ..... | 178 66 | 138 75 |
| Other expenditure, detailed in memo | 3 00 | 212 81 | 48 30 |
| Total expenditure | $12 35 | $1,534 41 | $862 75 |

## GRAND BRANCH OF THE EMERALD BENEFICIAL ASSOCIATION OF CANADA

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, 361 Wilton Avenue, Toronto.*

Organized 4th January, 1874, incorporated in Ontario 9th June, 1893.

The Executive Officers of the Society at the 31st December, 1900, were as follows :

John R O'Neill, President ..... Lindsay.
J. P. Ball, Vice-President ..... Hamilton.
Angus McDonald, Secretary-Treasurer ..... Toronto.

### I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for Endowments or for Sick or Funeral Benefits in force 31st December, 1900, $13,250.00.

### II. MOVEMENT IN INSURANCE CERTIFICATES.

| | Number. | Amount. |
|---|---|---|
| | | $ c. |
| Contracts in force 31st December, 1899 | 200 | 29,950 00 |
| Add contracts taken during 1900 | 78 | 2,950 00 |
| Gross number and amount of certificates on foot any time during 1900 | 278 | 32,900 00 |

| | Number. | Amount. | | |
|---|---|---|---|---|
| | | $ c. | | |
| Deductions : | | | | |
| Contracts lapsed in 1900 | 133 | 14,300 00 | | |
| Contracts matured in 1900 | 3 | 350 00 | | |
| Add to above the amount by which certificates still on foot were reduced during 1900 | ..... | 5,000 00 | | |
| Total deductions extended | 136 | 19,650 00 | 136 | 19,650 00 |
| Net contracts on foot at 31st December, 1900 | ..... | ..... | 142 | $13,250 00 |

### IV. SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate Branches.
Number of members who received Sick Benefits in 1900, 44.
Amount of Benefits paid in 1900 in respect of sick members, $390.64.
Number of weeks' sickness experienced in 1900, 98.
Amount paid for medical attendance during 1900, $102.90.
Amount standing to credit of Sick Benefit Fund 31st December, 1900, $162 35

### V. ASSETS.

| | Grand Body. | Subordinate Bodies. | Totals. |
|---|---|---|---|
| Actual cash on hand at 31st December, 1900 | $ 1 50 | $ 86 21 | $ 87 71 |
| Cash in Bank | 210 14 | 90 45 | 300 59 |
| Assessments unpaid | 32 48 | 123 60 | 156 08 |
| Other assets | 150 00 | 255 00 | 405 00 |
| Totals | $394 12 | $555 26 | $949 38 |

### VI. LIABILITIES.

| | Grand Body. | Subordinate Bodies. | Totals. |
|---|---|---|---|
| Aggregate amount of liabilities | $350 00 | $84 58 | $434 58 |

## VII. Miscellaneous.

Assessments are made monthly at fixed rates and are payable on the first meeting of each month.

Twelve assessments were made during 1900.

The Society's accounts were audited June 15th and October 16th, 1900.

The following books of account are kept: Minute, ledger and record of claims.

The names and addresses of the auditors for 1900 were as follows: J. McCarthy, R. Waid, B. McGaffin and P. Hurley, all of Toronto.

During 1900, certain changes were made in the Constitution in relation to insurance certificates which have been duly filed.

Bond of Secretary-Treasurer, $1,500.

Number of members in Ontario at 31st December, 1900, 142.

Number of members in Ontario who died during 1900, 3.

## VIII. Cash Receipts.

| | Grand branch. | Subordinate branches. |
|---|---|---|
| Cash balance from 1899 (not extended): | | |
| Grand Branch ..... $1,148.01 | | |
| Subordinate Branches ..... 597 15 | | |
| Cash received during 1900 from: | | |
| Initiation fees | ..... | $ 25 50 |
| Dues | $ 275 09 | ..... |
| Per capita tax and levies | 151 77 | 456 02 |
| Assessments | ..... | 390 39 |
| Interest | ..... | 4 99 |
| Total receipts | $426 86 | $876 90 |

## IX Cash Expenditure

| | | |
|---|---|---|
| Cash paid during 1900 for: | | |
| Per capita tax and levies for management | ..... | $ 165 02 |
| Registration | $ 3 00 | ..... |
| Supplies bought | ..... | 7 45 |
| Rent, light, heat and taxes | ..... | 219 25 |
| Salaries, officers' and auditors' fees | 111 50 | 63 72 |
| Printing, stationery and advertising | ..... | 7 47 |
| Postage, telegrams and express | 6 32 | 7 55 |
| Premiums for guarantee of lodge officers | 18 75 | ..... |
| Law costs | ..... | 60 00 |
| Expenses of annual meeting | ..... | 91 90 |
| Official Journal | 3 00 | ..... |
| Other management expenses (detailed in memo) | ..... | 69 01 |
| Total expenses for management | $142 57 | $691 37 |
| *Miscellaneous Expenses.* | | |
| Sick benefits | ..... | 390 64 |
| Medical attendance | ..... | 102 90 |
| Gratuities to distressed members | ..... | 13 50 |
| Other expenditures (detailed in memo) | 1,220 66 | ..... |
| Totals | $1.363 23 | $1,198 41 |

## L'UNION ST. JEAN BAPTISTE, D'OTTAWA.

(Returns Book p. 232.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Ottawa.*

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Organized 10th November, 1887, incorporated 18th September, 1888.

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The Executive Officers at the 31st December, 1900, were as follows :

Wilfrid Blais, President ..... Hintonburg.
T. Lemay, Recording Secretary ..... Ottawa.
J. N. Rattey, Treasurer ..... Ottawa.

### FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 378.
Number of members of the Society who died in 1900, 3.
Total amount of Funeral Benefits paid in respect of deceased members was $1,200.00.
Number of members' wives deceased in 1900, 4.
Amount of Funeral Benefits paid in respect of deceased wives, $225 00.
Total cash standing to credit of Funeral Benefit Fund at 31st December, 1900, $2,376.34.

### SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits in 1900. No information.
Amount of Sick Benefits paid in 1900, $1,021 15.
Number of weeks' sickness experienced in 1900. No information.
Amount paid for medical attendance during 1900. None.
Total amount of cash standing to credit of Sick Benefit Fund at December 31st, 1900, $1,775.58.

### ASSETS.

| | |
|---|---|
| Actual cash on hand at 31st December, 1900 | $ 21 73 |
| Cash on deposit in La Banque Nationale, Ottawa | 4,130 19 |
| Dues and assessments due and unpaid | 350 00 |
| Other assets | 165 00 |
| Total assets | $4 666 92 |

### LIABILITIES.—No information.

### MISCELLANEOUS.

The Society's accounts were audited monthly and annually.
The names and addresses of the auditors for 1900 were as follows: Leon Boileau and Albert Chapman, Ottawa.

### Cash Receipts.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $15 88 | |
| Cash received during 1900 from : | | |
| Initiation fees | | $ 29 50 |
| Dues | | 2,664 50 |
| Degrees and cards | | 50 |
| Rent | | 36 00 |
| Interest and dividends | | 95 29 |
| Other sources (detailed in Memo.) | | 68 75 |
| Total receipts | | $2,894 54 |

### Cash Expenditure.

| | |
|---|---|
| Cash paid during 1900 for : | |
| Registration fee | $ 3 00 |
| Rent, light, heat and taxes | 156 00 |
| Managing officers' salaries, etc | 3 00 |
| Printing, stationery and advertising | 34 55 |
| Postage, telegrams and express | 6 43 |
| Supplies bought | 24 00 |
| Other expenses (detailed in memo.) | 191 77 |
| Total expenditure for management | $418 75 |

*Miscellaneous Expenditure.*

| | |
|---|---|
| Funeral benefits (members' wives) | $225 00 |
| Benefits to widows and orphans | 1,200 00 |
| Sick benefits | 1,021 15 |
| Other expenditure | 108 00 |
| Grand total | $2,972 90 |

## THE ST. JOSEPH UNION SOCIETY OF THE CITY OF OTTAWA.

(File I, p 115.)

ANNUAL STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, 325 Dalhousie Street, Ottawa, Ont.*

Organized 22nd March, 1863, incorporated 1st June, 1864.

The Executive Officers of the Society at the 31st December, 1900, were as follows:

Oliver Durocher, President.....Ottawa.
Chas. Desjardins, Director-General .....Ottawa.

MOVEMENT OF INSURANCE CERTIFICATES.

| | Number. | Amount. | Number. | Amount. |
|---|---|---|---|---|
| | | | | $ |
| Contracts in force 31st December, 1899 | | | 1,965 | 1,691,065 |
| Add contracts taken during 1900, new or renewed | | | 1,471 | 1,375,005 |
| Gross number and amount of contracts on foot at any time during 1900 | | | 3,436 | 3,066,070 |
| Deductions: | | $ | | |
| Contracts matured in 1900 | 21 | 17,968 82 | | |
| Lapsed | 135 | 136,051 18 | | |
| Surrendered | 2 | 1,400 00 | | |
| Total deductions extended | 158 | 155,420 00 | 158 | 155,420 |
| Net contracts on foot at 31st December, 1900 | | | 3,278 | 2,910,650 |
| Number of such certificate holders in good standing | | | 3,115 | 2,765,650 |
| Number of certificates temporarily suspended | | | 163 | 145,000 |
| Contracts on foot | | | 3,278 | 2,910,650 |

FUNERAL BENEFITS.

No special fund for Funeral Benefits. They are paid out of General Fund.
Number of members' wives who died during 1900, 20.
Amount paid in respect of deceased wives during 1900 $1,175.00.

SICK BENEFITS

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1900, 284
Amount of sick benefits paid, $8,722.28.
Number of weeks' sickness experienced during 1900, 1,745.
Amount paid for medical attendance, none.

ASSETS.

| | |
|---|---|
| Cash value of real estate, less encumbrances | $6,775 00 |
| Deposit, Quebec, $5,000 | 5,000 00 |
| Cash on deposit to the Society's credit in the following chartered banks: | |
| Le Banque Nationale, Ottawa | 3,646 10 |
| Cash on hand | 18 32 |
| Dues and assessments due and unpaid | 3,259 48 |
| Interest due | 163 46 |
| All other assets | 7,353 89 |
| Total assets | $26 216 25 |

LIABILITIES

| | |
|---|---|
| Amount of claims admitted | $6,303 16 |
| Amount of claims unadjusted | 1 000 00 |
| Other liabilities | 1,534 84 |
| Total liabilities | $8,838 00 |

### Miscellaneous

No actions were instituted against the Society during 1900

Assessments are made monthly.

Twelve assessments were made during 1900. Payable 1st of every month.

Certain changes were made in the organization and management of the Society during 1900

The accounts were audited between Dec. 1st, 1900, and March 18th, 1901.

The books of record kept are : Journal, Ledger, Cards, Policy Register and Cash Book

Names and addresses of auditors : J. N. Rattey, F. H. Laferriere and F. Loyer, Ottawa.

Amount of Treasurer's bond $1,000.

Number of members in Ontario 31st December, 1900, 2,199.

Number of members in Ontario who died in 1900, 18.

Amount of disability benefits paid to Ontario in 1900, $200 00.

### Cash Receipts.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $11.052 43 | |
| Initiation fees | | 2 932 00 |
| Dues | | 319 40 |
| Assessments | | 32 484 48 |
| Per capita tax and levies | | 559 25 |
| Degrees and cards | | 140 65 |
| Rent | | 348 50 |
| Interest and dividends | | 637 74 |
| All other sources (detailed in memo ) | | 7,354 93 |
| Total receipts | | $44.776 95 |

### Cash Expenditure

*(a) Expenses of Management.*

| | |
|---|---|
| Commission | $ 3 395 37 |
| Law costs | 3 00 |
| Clerk hire | 50 30 |
| Interest | 189 22 |
| Registration fees | 16 50 |
| Supplies bought | 133 25 |
| Expenses of annual mee ing | 468 15 |
| Travelling expenses | 380 34 |
| Rent, light, heat and taxes | 199 48 |
| Officers' salaries | 2 311 85 |
| Medical examiner's salary and fees | 2,736 50 |
| Official Journal | 531 54 |
| Printing, stationery a d adver ising | 366 24 |
| Postage, telegrams and expres | 141 63 |
| Premiums for guarantee of lodge officers | 45 00 |
| Other expenses | 29 13 |
| Total expenses of management | $10,997 50 |

*(b) Miscellaneous Expenditure.*

| | |
|---|---|
| Life insurance claims | $16,101 77 |
| Sick benefits | 8,722 28 |
| Members' wives' ben fits | 1,175 00 |
| Disability benefits | 600 00 |
| Expenses other than the foregoing (detailed in memo ) | 5,252 76 |
| Total expenditure | $42 849 31 |

## THE OTTAWA UNITY PROTESTANT BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, 412 McLeod Street, Ottawa, Ontario.*

Organized 1st June, 1868, and incorporated in Ontario, 23rd January, 1869.

The Executive Officers of the Society at the 31st December, 1900, were as follows:

F. Hamon, President ..... Ottawa.
T. Bussell, 1st Vice-President ..... Ottawa.
A. Payne, 2nd Vice-President ..... Ottawa.
John McFarlane, Treasurer ..... Ottawa.
L. G. Morgan, Financial Secretary ..... Ottawa.
J. A. Murphy, Recording Secretary ..... Ottawa.

### FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. Membership, 297.

Three members of the Society died during 1900, and payments were made in respect of funeral benefits amounting to $360 00

### SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Fifty members received sick benefits during 1900 amounting to $554.00.

Number of weeks' sickness experienced during 1900, 185.

Amount paid for medical attendance in 1900, $273 58.

Total amount of cash standing to credit of Sick Benefit Fund, December 31st 1900, $864.59.

### ASSETS.

| | |
|---|---|
| Ottawa Bank | $ 351 12 |
| Post Office Savings Bank | 864 59 |
| Quebec Bank | 281 83 |
| In hands of Treasurer | 141 99 |
| " " | 381 23 |
| All other assets | 185 60 |
| Total assets | $2 206 36 |

### LIABILITIES.

| | |
|---|---|
| Amount of Claims admitted by Society | $ 300 00 |
| Amount of Claims supposed or reported | 300 00 |
| Amount of Claims resisted | 320 00 |
| Total liabilities | $920 00 |

### MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1900.

Assessments are made for the purposes of life insurance at the death of a member. Three such assessments were made during 1900.

The Society's books were duly audited March 19th and July 16th, 1900.

Names and post office addresses of the auditors for 1900 were as follows: H. W. Sherwood, W. Pennington, Ottawa.

### Cash Receipts.

Cash received during 1900 from :

| | |
|---|---|
| Initiation fees, etc | $ 8 25 |
| Dues | 903 75 |
| Assessments | 796 00 |
| Fines | 3 60 |
| Supplies sold | 4 80 |
| Total receipts | $1,732 40 |

### Cash Expenditure.

Cash paid during 1900 for :

*(a) Expenses of Management.*

| | |
|---|---|
| Guarantee bonds | $ 2 25 |
| Registration fee | 3 00 |
| Rent, light, heat and taxes | 50 00 |
| Salaries, officers' and auditors' fees | 87 99 |
| Printing, stationery, etc | 42 24 |
| Fire insurance | 1 75 |
| Medical examiner | 151 98 |
| Total expenses of management | $339 21 |

*(b) Miscellaneous Expenditure.*

| | |
|---|---|
| Funeral benefits | 60 00 |
| Benefits to widows and orphans | 300 00 |
| Sick benefits | 554 00 |
| Medical attendance | 121 60 |
| All other expenditure | 47 90 |
| Total expenditure | $1,422 71 |

## CANADA ATLANTIC RAILWAY EMPLOYEES' SICK AND DISABILITY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Ottawa, Ont.*

Organized February, 1894, incorporated in Ontario 20th February, 1895.

The Executive Officers of the Society at the 31st December, 1900, were as follows:

B. Shanahan, President ..... Ottawa.
C. Mullen, Vice-President ..... "
W. D. J. McEwen, Recording Secretary, 495 McLeod St .... "
W. L. Wagener, Financial Secretary ..... "
W. P. Daly, Treasurer ..... "

### FUNERAL BENEFITS.

Funeral Benefits have been discontinued by the Society.

### SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 23.
Number of members who received benefits in 1900, 7.
Amount of benefits paid in 1900 in respect of sick members, $63.46.
Number of weeks' sickness experienced in 1900, 21.
Amount paid for medical attendance, none.

### ASSETS.

Amount to credit of Sick Benefit Fund, $75.76.

### LIABILITIES.—None.

### MISCELLANEOUS.

The books of the Society were audited in January and July, 1900.

Names and post office addresses of the Auditors for 1900 were as follows: W. Tink, C. A. Rivers and W. Ogilvie.

During 1900, certain changes were made in the Constitution by which funeral benefits, and assessments therefor, were discontinued.

### CASH RECEIPTS

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) ..... | $64 47 | |
| Cash balance received during 1900 from: | | |
| Application fees ..... | | $ 2 00 |
| Dues ..... | | 78 25 |
| Total receipts ..... | | $80 25 |

### CASH EXPENDITURE

Cash paid during 1900 for:

(*a*) *Expenses of Management*

| | |
|---|---|
| Registration fee ..... | $ 3 00 |
| Supplies bought ..... | 2 50 |
| Total expenses of management ..... | $ 5 50 |

(*b*) *Miscellaneous Payments.*

| | |
|---|---|
| Sick benefits ..... | 63 46 |
| Total expenditure ..... | $68 96 |

## GRAND DIVISION OF THE ORDER OF THE SONS OF TEMPERANCE OF CANADA WEST.

The insurance feature of this Society is managed by an auxiliary branch known as the Sons of Temperance National Mutual Relief Society, Washington, D.C.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

Chief Agent and Attorney for the Province of Ontario, J. M. Walton, Kettleby.

Organized 25th June, 1879, incorporated 25th June, 1879.

The Executive Officers of the Society at the 31st December, 1900, were as follows:

Benj R. Jewell, President ..... Southampton, N. H.
F. M. Bradley, Gen. Secretary ..... Washington, D.C.
J. H. Roberts, Treasurer ..... Boston, Mass.
Hon. G. W. Ross, Director for Ontario.

### I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than Endowments, or for Sick or Funeral Benefits, at 31st December, 1900, $1,016,100.

### II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowment or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

| | Number. | Amount. |
|---|---|---|
| | | $ |
| Contracts in force 31st December, 1899 | 966 | 1,071,000 |
| Add contracts taken during 1900, new or renewed | 51 | 35,800 |
| Gross number and amount of contracts on foot at any time during 1900 | 1,017 | 1,106,800 |
| Deductions: | | |
| Contracts matured in 1900 | 23 | 36,500 |
| " lapsed in 1900 | 50 | 54,200 |
| " surrendered | | |
| " reduced | | |
| Total deductions extended | 73 | 90,700 |
| Net contracts in force at 31st December, 1900. | 944 | 1,016,100 |

## V. Assets

| | |
|---|---|
| Cash on deposit with Puritan Trust Co., Boston | $1,844 08 |
| Total assets | $1,844 08 |

## VI. Liabilities.

| | |
|---|---|
| Amount of claims admitted | $22 000 00 |
| " " supposed | 3,700 00 |
| | $25,700 00 |

## VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1900 —None in Ontario.

Assessments are made the last of each month. Twelve were made in 1900.

The following books are kept: Register of membership, Subordinate Division Register of Membership, Record Book, Cash Book by items, Cash Book by days, Daily Journal.

Name and post office address of the auditor for 1900 was E. H. Hopkins, 343 E 119th street, New York City.

Certain changes were made during 1900 in relation to funeral benefits.

Amount of bond of Supreme Secretary, $5,000; Supreme Treasurer, $5,000

Number of certificate holders in Ontario, 31st December, 1900, 75

Number of members in Ontario who died during 1900, 4.

Amount paid for death benefits in Ontario during 1900, $3,300.00.

## VIII. Cash Receipts.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $1,270.86 | |
| Cash received during 1900 from: | | |
| Assessments | | $30,632 55 |
| Interest | | 120 98 |
| Total cash receipts | | $30 753 53 |

## IX. Cash Expenditure.

Cash paid during 1900 for:

### (a) *Expenses of Management.*

| | |
|---|---|
| Commission | $ 182 50 |
| Registration fees | 18 00 |
| Supplies bought | 53 35 |
| Travelling expenses | 76 94 |
| Rent, light, heat, and taxes | 260 00 |
| Salaries, officers' and auditors' fees | 2,032 25 |
| Clerk hire | 611 58 |
| Printing, stationery and advertising | 67 30 |
| Postage, telegrams and express | 618 14 |
| Chief medical examiner | 16 50 |
| Total expenses of management | $3,936 56 |

### (b) *Miscellaneous Expenditure.*

| | |
|---|---|
| Life insurance claims other than endowment | 26,243 75 |
| Total expenditure | $30 180 31 |

## THE MUTUAL MASONIC COMPACT OF ST. CATHARINES AND NIAGARA DISTRICT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1900.

*Head Office, St. Catharines, Ont.*

Organized 15th September, 1871 ; incorporated in Ontario 3rd December, 1892.

The Executive Officers of the Society at the 31st December, 1900, were as follows :

Edwin Goodman, President ..... St. Catharines.
William F. Clarke, Vice-President ..... Grimsby.
Levi Yale, Secretary-Treasurer ..... St. Catharines.

MOVEMENT IN INSURANCE CERTIFICATES.

*Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

| | Number. | Amount. |
|---|---|---|
| Contracts in force 31st December, 1899 | 125 | 12,500 00 |
| Add contracts taken during 1900 new or renewed | | |
| Gross number and amount of contracts on foot at any one time during 1900 | 125 | 12,500 00 |

| | Number. | Amount. | | |
|---|---|---|---|---|
| Deductions : | | $ c. | | |
| Contracts matured in 1900 | 5 | 500 00 | | |
| Lapsed | 5 | 500 00 | | |
| Total deductions extended | 10 | 1,000 00 | 10 | 1,000 00 |
| Net contracts on foot at 31st Dec., 1900 | | | 115 | 11,500 00 |

ASSETS

Cash on deposit in Security Loan and Savings Co., St. Catharines ..... $530 64

LIABILITIES.—None.

MISCELLANEOUS.

Assessments for the purpose of life insurance certificates are made when found necessary.

Two assessments were made during 1900, payable August 11th.

The accounts of the Society were audited on the 14th February, 1900.

Books of record or account kept for purposes of insurance certificates are : Cash book and journal, ledger, membership roll and list of beneficiaries.

Names and post office addresses of Auditors for 1900 : W. A. Mittleberger, St. Catharines, and Wm. H. Read, St. Catharines.

CASH RECEIPTS

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $723 43 | |
| Cash received during 1900 from : | | |
| Assessments | | $346 00 |
| Interest and dividends | | 18 26 |
| Total receipts | | $364 26 |

CASH EXPENDITURE

Cash paid during 1900 for :

(*a*) *Expenses of Management.*

| | |
|---|---|
| Commission | 42 00 |
| Registration fee | 3 00 |
| Printing, stationery and advertising | 6 25 |
| Postage, telegrams and express | 3 80 |
| Total expenses of management | $55 05 |

(*b*) *Miscellaneous Expenditure.*

| | |
|---|---|
| Life insurance claims | 500 00 |
| Total expenditure | $555 05 |

## KNIGHTS OF ST. JOHN AND MALTA.

### Annual Statement for the Year Ending 31st December, 1900.

*Head Office, 56-58 Pine Street, New York City.*

Organized 7th March, 1883; Incorporated 12th March, 1883.

The Ontario division of the Society was incorporated on the 30th June, 1893, under the name of "The Grand Priory of Ontario Knights of St. John and Malta." (Certificate No. 12)

The Executive Officers of the Society at the 31st December, 1900, were as follows:

Charles Hayward, M.E. Grand Commander ..... Wilmington, Del.
Francis Houghtaling, V.E Grand Chancellor ..... New York, N.Y.
Frank M. Rooney, V.E. Grand Almoner ..... Brooklyn, N Y.
Leopold Leo, V E Grand Attorney General ..... New York, N.Y.
C. P. Gildersleeve, M.D., V.E. Grand Medical Examiner.. Brooklyn, N.Y.
Charles Bridenbough, V.E. Grand Trustee ..... Philadelphia.
Geo. W. Howland, V.E. Grand Trustee ..... Mount Vernon, N.Y.
Richard B. Treacy, V.E Grand Trustee ..... Brooklyn.

### I. Currency of Insurance Certificate.

Amount covered by Endowment Contracts —None.

Amount covered by Contracts other than for Endowments or for Sick or Funeral Benefits in force 31st December, 1900, $4,165,500 00.

### Movements in Certificates.

(*b*) *Contracts for Insurance other than Endowmentss, Sick Benefits or Funeral Benefits.*

| | Number. | Amount. |
|---|---|---|
| | | $ |
| Contracts in force 31st December, 1899 | 3,951 | 4,970,500 |
| Add contracts taken during 1900, new or renewed | 239 | 249,500 |
| Gross number and amounts of contracts on foot at any time during 1900 | 4.190 | 5,220,000 |
| Deductions: | | |
| Contracts matured in 1900 by death | 55 | 78,000 |
| Contracts lapsed, 1900 | 774 | 976,500 |
| Total deductions extended | 829 | 1,054,500 |
| Net contracts on foot 31st December, 1900 | 3,361 | 4,165,500 |

### III. and IV. Funeral and Sick Benefits.

Fifty five members died during 1900.

Subordinate Encampments arrange for Funeral and Sick Benefits as they may think proper.

### V. Assets.

Cash on hand as per Auditor's Statement: None.

Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:

| | |
|---|---|
| Manufacturers Trust Co., Brooklyn | $9,974 95 |
| Union Surety and Guaranty Co., New York City | 2,500 00 |
| Hamilton Trust Co, Brooklyn | 1,208 28 |
| Knickerbocker Trust Company, New York City | 314 14 |
| Hide and Leather Bank, New York City | 547 73 |
| Dues and assessments called, but not yet payable | 4,5[illegible]0 00 |
| " " due and unpaid on certificates in force | 4,544 32 |
| Supplies at cost | 790 00 |
| Office furniture | 350 00 |
| Due for supplies | 36 00 |
| Per capita tax due | 985 80 |
| Total assets | $25 751 22 |

### VI. Liabilities.

| | |
|---|---|
| Amount of claims admitted | $ 4,000 00 |
| " " supposed or reported | 19,000 00 |
| " " resisted | 2,000 00 |
| Total | $25,000 00 |

### VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1900.—No information.

Assessments are made whenever necessary to pay claims, and are payable thirty days from date of call.

Thirty assessments were made during 1900.

The accounts of the Society were audited in September, 1900.

Books of record or account kept by the Society: Cash books, ledgers, and registers for several departments.

Names and post office addresses of the auditors for 1900: Julius E. Klinge, Frank M. Rooney and T. W. A Castle, Brooklyn, N.Y; Arthur H. Titus and James M. Ryder, New York City.

Amount of bonds of Supreme Secretary, $5,000; Supreme Treasurer, $15,000.

Number of certificate holders in Ontario, at 31st Dec., 1900, 136.

Number of members in Ontario who died during 1900, one.

Amount of death benefits paid to Ontario members during 1900, $3,150.

### VIII. Cash Receipts.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $12,423 15 | |
| Cash received during 1900 from: | | |
| Application fees | | $ 169 50 |
| Assessments | | 72 182 76 |
| Per capita tax and levies | | 3,423 60 |
| Charter fees | | 50 00 |
| Supplies sold | | 216 72 |
| Fines | | 64 60 |
| Returned by organizer | | 25 00 |
| Bonds cancelled | | 69 50 |
| Total receipts | | $76 201 68 |

### IX. Cash Expenditure.

Cash paid during 1900 for:

*(a) Expenses of Management.*

| | |
|---|---|
| Organizing expenses | $ 100 00 |
| Law costs | 243 38 |
| Expenses of annual meeting | 88 00 |
| Registration fee | 10 00 |
| Travelling expenses | 190 40 |
| Rent, light, heat and taxes | 350 00 |
| Salaries, officers' and auditors' fees | 2,143 34 |
| Printing, stationery, advertising, etc | 586 86 |
| Postage, telegrams, etc | 360 00 |
| Guarantee premiums | 129 00 |
| Total expenses of management | $ 4,200 98 |

*(b) Miscellaneous.*

| | |
|---|---|
| Life insurance claims | 69,878 75 |
| Total expenditure | $74 079 73 |

## THE GRAND BRANCH OF THE IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, 237 Manning Ave., Toronto.*

Organized 9th January, 1869, and incorporated in Ontario 25th July, 1895.

The Executive Officers of the Society at the 31st December, 1900, were as follows:

Jas. E. Cummings, Grand President.....Hamilton.
J. J. O'Regan, Grand Secretary .....Toronto.
J. H. Barber, Grand Treasurer.....Toronto.

### FUNERAL BENEFITS.

Funeral Benefits are undertaken by Grand Body, the membership of which at 31st December, 1900, was 259.

Number of members who died during 1900, 2.

Total amount of Funeral Benefits paid during 1900, $200.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1900, $880.68.

### SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate Branches.

Number of members who received Sick Benefits during 1900, 60.

Total amount of benefits paid in 1900, $466.00.

Total amount paid for medical attendance during 1900, $227.56.

Number of weeks' sickness experienced in 1900, 92.

Total amount standing to credit of Sick Benefit Fund at 31st December, 1900, $558.78.

### ASSETS.

| | Grand Body. | Subordinate Body. |
|---|---|---|
| Actual cash in Treasurer's hands, December 31, 1900 | ..... | $ 68 97 |
| Cash in Bank of Commerce, Paris | ..... | 90 00 |
| " Bank of Hamilton, Hamilton | ..... | 95 00 |
| " Home Savings, Toronto | $375 68 | 284 89 |
| " Dominion Bank, Toronto | 505 00 | 19 92 |
| Other assets | ..... | 1,102 50 |
| Total assets | $880 68 | $1 661 28 |

### LIABILITIES.

| | |
|---|---|
| Total liabilities | $130 13 |

### MISCELLANEOUS.

Four assessments were made during the year 1900, payable 1st January, April, July and October.

The Grand Branch Books were audited August 4th, 1900

Local Branch Books were audited 1st January, April, July, October.

The following books of record are kept: Minute Book, Day Book, Cash Book and Ledger.

Names and addresses of Auditors for 1900 were as follows: P. Shea and M. Ross, both of Toronto.

### Cash Receipts.

| | Grand Body. | Subordinate Bodies. |
|---|---|---|
| Cash balances from 1899 (not extended) Grand Body....$817.43 | | |
| " " " Subordinate Bodies. 522.87 | | |
| Cash received during 1900 from : | | |
| Dues | ..... | $ 1,142 95 |
| Initiation fees | ..... | 52 50 |
| Assessments | $263 25 | 263 25 |
| Per capita tax | 64 50 | 43 85 |
| Rent | ..... | 121 55 |
| Supplies sold | 9 83 | ..... |
| All other sources | ..... | 114 78 |
| Total receipts | $337 58 | $1,738 88 |

### Cash Expenditure.

Cash paid during 1900 for :

*(a) Expenses of Management.*

| | | |
|---|---|---|
| Per capita tax for management | ..... | $ 60 30 |
| Registration fee | $ 3 00 | ..... |
| Supplies bought | ..... | 9 83 |
| Travelling expenses | ..... | 38 00 |
| Rent, light, heat and taxes | ..... | 483 58 |
| Salaries | 72 50 | 30 00 |
| Printing, stationery, advertising | 4 00 | 21 44 |
| Postage and express | 5 00 | ..... |
| Law costs | 1 00 | 2 00 |
| Total expenses of management | $84 50 | $645 15 |

*(b) Miscellaneous Expenditure.*

| | | |
|---|---|---|
| Funeral benefits | 200 00 | ..... |
| Sick benefits | ..... | 466 00 |
| Medical attendance | ..... | 227 56 |
| Gratuities to distressed members | ..... | 3 00 |
| Expenditure other than foregoing | 26 00 | 102 68 |
| Total expenditure | $311 50 | $1,444 39 |

## TORONTO POLICE BENEFIT FUND.

(File I., p. 9.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Police Headquarters, Toronto.*

Organized 1st January, 1882; incorporated 2nd March, 1882.

The Executive Officers of the Society at 31st December, 1900, were as follows:

James Stephen, Chairman ..... Toronto.
Charles Seymour, Secretary ..... Toronto,
H. J. Grasett, Treasurer ..... Toronto.

### MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowment or for benefits in the nature thereof:

| | | |
|---|---|---|
| Contracts in force 31st December, 1899 | | 276 |
| New contracts taken during 1900 | | 24 |
| | | 300 |
| Deductions: | | |
| Contracts surrendered in 1900 | 2 | |
| Contracts matured in 1900 | 1 | |
| Lapsed in 1900 | 1 | |
| Cancelled in 1900 | 2 | |
| | 6 | 6 |
| Net endowment contracts on foot 31st December, 1900 | | 294 |

### ASSETS.

| | |
|---|---|
| Cash value of real estate | $ 38,920 00 |
| Mortgages | 5 464 00 |
| Cash on deposit in Imperial Bank, Toronto | 2,443 02 |
| Cash on deposit in City Treasury | 99 355 49 |
| Total assets | $146.182 51 |

### LIABILITIES.

Claims admitted by the Society ..... Nil.

### MISCELLANEOUS.

Actions were instituted against the Society in 1900 as follows: Robt. R. Armstrong, claim for pension, awaiting trial.

Twelve assessments were made during the year 1900, the first day of each month.

The Society's accounts for the year 1900 were duly audited on the 19th day of February, 1901.

The books of account and record are: Pensioner's Ledger and Minute Book.

The auditors for 1900 were Richard Lee and Geo. S. McLean, Toronto.

No changes were made during the year 1900 in the Constitution and Rules of the Society in relation to assessments and pensions.

### Cash Receipts.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $ 80,651 17 | |
| Assessments | | $ 12,420 36 |
| Rent | | 2,210 93 |
| Interest and dividends | | 4,047 23 |
| Other sources | | 8,200 21 |
| Total receipts | | $26,878 73 |

### Cash Expenditure.

*(a) Expenses of Management.*

| | |
|---|---|
| Registration fee | $ 3 00 |
| Rent, light, heat and taxes | 550 07 |
| Officers' salaries | 35 00 |
| Printing, stationery and advertising | 6 00 |
| Total expenses of management | $ 594 07 |

*(b) Miscellaneous Expenditure.*

| | |
|---|---|
| Life insurance claims other than endowment | 1,010 00 |
| Pensions | 2,840 31 |
| Other than foregoing | 1,287 01 |
| Total expenditure | $5,731 39 |

## THE HAMILTON POLICE BENEFIT FUND.

(Returns Book p. 513.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Hamilton, Ont.*

Organized 8th December, 1890 ; incorporated, 13th February, 1891.

The Executive Officers of the Society on the 31st December, 1900, were as follows :

| | |
|---|---|
| Ian McKenzie, Chairman | Hamilton. |
| John Timson, Secretary | Hamilton. |
| David Coulter, Committeeman | Hamilton. |
| Samuel Fuller, " | Hamilton. |
| Alfred Moore, " | Hamilton. |
| William Hawkins, " | Hamilton. |
| Alexander Smith, Treasurer | Hamilton. |

### FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the total membership of which is 50
Total amount of Funeral Benefits paid during 1900, nil.
No member of the Society died during 1900.

### ASSETS.

| | |
|---|---|
| Cash value of mortgages | $ 3,772 13 |
| Cash on deposit to Society's credit in Bank of Hamilton | 10,724 10 |
| Interest | 8 00 |
| Total | $14 504 23 |

### LIABILITIES.—None.

### MISCELLANEOUS.

No action was instituted against the Society during 1900.
Twenty-three assessments were made during 1900.
The books of record for purpose of Insurance Certificates are Members' Register, etc.
The accounts for the year 1900 were duly audited on 23rd January, 1901.
Names and addresses of Auditors: Samuel H. Kent and Walter Anderson, Hamilton.
Changes were made in the rules, increasing the percentage paid from 3 to 5 per cent.

### CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $ 7,277 42 | |
| Dues from members, fines and deductions | | $ 1,169 18 |
| Rents | | 344 74 |
| Interest | | 323 04 |
| All other sources | | 1,636 72 |
| Total receipts | | $3.473 68 |

### CASH EXPENDITURE

| | |
|---|---|
| Registration fee | $ 3 00 |
| Salaries, auditors' services | 21 00 |
| Clerk hire | 3 00 |
| Total expenses | $27 00 |

## LONDON POLICE BENEFIT FUND ASSOCIATION.

(Returns Book, p. 370)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Police Headquarters, London.*

Organized 1st January, 1887; incorporated 12th March, 1887.

The Executive Officers of the Society at the 31st December, 1900, were as follows:

Robert Adams, Chairman ..... London.
Robert Birrell, Secretary ..... London.
W. T. Williams, Treasurer ..... London.

### ASSETS.

| | |
|---|---|
| Bonds, debentures, etc | $15,000 00 |
| Cash on deposit in Huron and Erie Savings Bank | 716 87 |
| Total assets | $15,716 87 |

### LIABILITIES —None.

### MISCELLANEOUS.

No action or proceeding was instituted or prosecuted by or against the society during 1900.

A percentage is deducted from salaries monthly. The Society's accounts were audited 29th January, 1901. The books of record or account kept are: Cash book, ledger and journal.

Names and addresses of auditors for 1900: John Pope and William Rider, London.

No changes in the organization or management, or the constitution and rules of the society have been made during the year 1900.

Number of members at 31st December, 1900, 42.

Number of members who died during 1900, 1.

### CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $4,655 03 | |
| Cash receipts for 1900: | | |
| Assessments | | $1,567 50 |
| Interest and dividends | | 550 44 |
| Donations | | 50 00 |
| All other sources | | 500 00 |
| | | $2,667 94 |

### CASH EXPENDITURE.

*Expenses of Management.*

| | |
|---|---|
| Registration | $3 00 |
| Law costs | 25 00 |
| Total expenses of management | $28 00 |
| Gratuities and pensions paid | 422 30 |
| Death benefits | 1,155 80 |
| Total expenditure | $1,606 10 |

## DAUGHTERS AND MAIDS OF ENGLAND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, 604 Gerrard Street, Toronto, Ont.*

---

Organized, 7th November, 1890; incorporated 9th January, 1895.

---

Executive Officers of the Society at the 31st December, 1900, were as follows:

Adelia Harris, Grand President.....Aylmer.
John Nutkins, Grand Treasurer.....Toronto.
Leonard George Cross, Grand Secretary.....604 Gerrard St. E., Toronto.

### FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Grand Lodge. total membership, —.
Number of members of the Society who died during 1900, 11.
Amount of Funeral Benefits paid during 1900, $550.
Total amount of cash standing to the credit of Funeral Benefit Fund at 31st December, 1900, $2,197.69.

### SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate Lodges.
Number of members who received Sick Benefits in 1900, Subordinate Bodies, no information.
Total amount of benefits paid during 1900, Subordinate Bodies, $1,573 20; Juvenile Branch, $35 31.
Number of weeks' sickness experienced in 1900, by Subordinate Bodies, 705; Juvenile Branch, 29.
Amount paid for medical attendance during 1900, Subordinate Bodies, $1,289.91; Juvenile Branch, $123 97.
Total amount cash standing to credit of Sick Benefit Fund at 31st December, 1900, Subordinate, $2,713.25; Juvenile, $562.43.

### ASSETS.

| | |
|---|---|
| Actual cash on hand as per audit statement..... | $826 36 |
| Cash on deposit, not drawn against, in Bank of Montreal, Toronto..... | 4,702 76 |
| Total assets ..... | $5,529 12 |

### LIABILITIES.

Aggregate amount of all liabilities.—None.

### MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1900.—None.
Assessments for the purposes of Life Insurance were made quarterly during 1900.
Four such assessments were made during 1900, payable March 31st, June 30th, September 30th, and December 31st.
The Society's books were audited 8th February, 1900.
The following books of record are kept: Cheque book, cash book ledger and register book.

The names and post office addresses of the auditors for 1900 were as follows: F. H. Revell, Hamilton; William Harris, Toronto Junction, and Helen M. Riddiford, Toronto.
Number of members in Ontario at 31st December, 1900, 1,057.
Number of Ontario members who died during 1900, 10.
Amount of death benefits paid to Ontario members during 1900, $500.00.
Amount of bond of Grand or Supreme Secretary, $500 00.
Amount of bond of Grand or Supreme Treasurer, $500 00.

### Cash Receipts.

Cash balance from 1899 (not extended), $2,505.53
Cash received during 1900 from:

| | Grand Body. | Subordinate Bodies. | Juvenile Branches. |
|---|---|---|---|
| Application fees | $53 91 | $64 50 | |
| Initiation fees | | 135 00 | $9 79 |
| Dues | | 4 921 99 | 232 06 |
| Assessments | 440 29 | | |
| Per capita tax and levies | 324 04 | | |
| Supplies sold | 168 00 | | |
| Interest and dividends | 67 30 | | |
| Premiums for guarantee of lodge officers | 39 22 | | |
| Total receipts | $1,092 76 | $5,121 49 | $241 85 |

### Cash Expenditure.

Cash paid during 1900 for:

(*a*) *Expenses of Management.*

| | Grand Body. | Subordinate Bodies | Juvenile Branches. |
|---|---|---|---|
| Registration fee | $10 00 | | |
| Supplies bought | 181 01 | | |
| Rent, light, heat and taxes | | $733 24 | $43 75 |
| Salaries, auditors' and officers' fees | 194 00 | 342 56 | 18 15 |
| Postage, telegrams and express | 42 54 | | |
| Printing, stationery and advertising | 28 50 | | |
| Premium for guarantee of lodge officers | 39 59 | | |
| Law costs | 5 00 | | |
| Expenses of Annual Meeting | 39 70 | | |
| Travelling expenses | 52 17 | | |
| Total expenses of management | $592 51 | $1,075 80 | $61 90 |

(*b*) *Miscellaneous*

| | | | |
|---|---|---|---|
| Funeral benefits | 550 00 | | |
| Sick benefits | | 1,573 20 | 35 31 |
| Medical attendance | | 1,289 91 | 123 97 |
| Other expenditure | 205 35 | | |
| Total | $1,347 86 | $3,938 91 | $221 18 |

## THEATRICAL MECHANICAL ASSOCIATION.

(File I, pp 17 and 169 )

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, 152 Dovercourt Road, Toronto.*

Organized 21st September, 1886 ; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1900, were as follows :

Robt Collyer, President ..... Toronto.
O. H. Sheppard, Vice-President ..... "
W. E Meredith, Recording Secretary ..... "
James Lydon, Treasurer ..... "
John Gray, Financial Secretary ..... "
Ed. Ferris, Jos. Walford, B. Raymond, } Finance Committee ..... "

FUNERAL BENEFITS

Number of members who died during 1901, 1.
Amount of funeral benefits paid during 1900, $150.

SICK BENEFITS.

Total membership of Society, 80.
Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits in 1900, 7
Total amount of Sick Benefits paid during the year 1900, $246.00.
Number of weeks' sickness experienced, 41.
Medical attendance, $120.00
Amount of cash standing to credit of Sick Benefit Fund, $5,198 26.

ASSETS

| | |
|---|---|
| Cash on hand as per auditors' statement | $155 88 |
| Bank of Commerce, Toronto | 5,479 59 |
| Totals | $5 635 47 |

LIABILITIES.—None.

MISCELLANEOUS,

The Society's accounts were duly audited in April, July, October, 1900, and January, 1901.

Auditors for the year 1900: Chas Fairhead, Chas Leatch and Jos Timpson, Toronto.

CASH RECEIPTS.

| | |
|---|---|
| Application, initiation fees and dues | $712 05 |
| Interest and dividends | 146 26 |
| All other sources | 426 36 |
| Total receipts | $1 282 67 |

CASH EXPENDITURE

*(a) Expenses of Management.*

| | |
|---|---|
| Registration | $3 00 |
| Supplies bought | 16 20 |
| Rent, light, heat and taxes | 19 00 |
| Salaries, officers' and auditors' fees | 46 00 |
| Printing, stationery and advertising | 132 20 |
| Total expenses of management | $216 40 |

*(b) Miscellaneous Expenditure*

| | |
|---|---|
| Funeral benefits | 150 00 |
| Sick benefits | 246 00 |
| Medical attendance | 120 00 |
| Relief to distressed members | 50 00 |
| Other expenses | 109 18 |
| Total expenditure | $891 58 |

## TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT OF BENEFIT DEPARTMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900

*Head Office, Toronto, Ontario*

Organized 2nd December, 1887 ; incorporated in Ontario 28th September, 1894.

The Executive Officers of the Society at the 31st December, 1900, were as follows :

E. Jarrott, President.....Toronto.
Claude L. Keay, Secretary ..... "
G. J. Timpson, Treasurer ..... "

### FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, total membership of which is 260. Number of members who died during 1900, 1. Amount of Funeral Benefits paid in 1900, $25 00

### SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received sick benefits during 1900, 31
Amount of benefits paid in 1900 in respect of sick members, $226.50.
Number of weeks' sickness experienced in 1900, 75.
Amount of cash to credit of fund, 31st December, 1900, $2 277 04

### ASSETS.

| | |
|---|---|
| Cash on hand | $ 4 25 |
| Cash on deposit to Society's credit, not drawn against, in the following banks : Imperial Bank, Toronto | 2 277 04 |
| Imperial Bank, Toronto, (General Fund) | 148 81 |
| Total assets | 2,430 10 |

### LIABILITIES - None.

### MISCELLANEOUS.

One action was instituted against the Society during 1900. Amount claimed $500 00. Decision against Society for $40 00

Dues are payable monthly by the members

The books of the Society were audited in June and December of 1900.

Names and post office addresses of the Auditors for 1900 were as follows : W. E. Meredith and C. Fairhead, Toronto.

No changes were made during 1900, in the Constitution and Laws in relation to benefits.

### CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $ 2,139 91 | |
| Dues | | [illegible] 83 |
| Interest | | 59 75 |
| Other sources | | 32 20 |
| Total | | $1,077 78 |

### CASH EXPENDITURE.

*Expenses of Management*

All expenses of management are paid from the general account.

*Miscellaneous Expenses.*

| | |
|---|---|
| Funeral benefits | $ 25 00 |
| Sick benefits | 226 50 |
| Total expenses | $ 51 50 |

## TORONTO FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900

*Head Office, Richmond Street, Toronto, Ontario*

Organized 16th January, 1891, and incorporated in Ontario 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1900, were as follows:

W. J. Smith, Chairman ..... Toronto.
R. J. McGowan, Secretary ..... Toronto.
R. T. Coady, Treasurer ..... Toronto.

### MOVEMENT IN INSURANCE CERTIFICATES

| | |
|---|---|
| Contracts in force 31st December, 1899 | 170 |
| Add contracts taken in 1900 | 13 |
| Gross number on foot at any time during 1900 | 183 |
| Contracts matured | 10 |
| Net contracts on foot at 31st December, 1900 | 173 |

### SICK AND FUNERAL BENEFITS

No Sick or Funeral Benefits are undertaken.

### ASSETS

| | |
|---|---|
| Cash value of securities | $ 23,733 41 |
| Total | $ 23 733 41 |

LIABILITIES.—None.

### MISCELLANEOUS

Assessments are made monthly, and are payable on the first day of each month.
The books were duly audited during 1900 by the Corporation Auditors.

### CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $ 27,518 80 | |
| Cash received during 1900 from: | | |
| Assessments | | $ 2,509 06 |
| Interest | | 1,021 91 |
| Donations | | 35 00 |
| Total receipts | | $ 3,565 97 |

### CASH EXPENDITURE.

| | |
|---|---|
| Cash paid during 1900 for: | |
| Registration fee | $ 3 00 |
| Total expenses of management | $ 3 00 |
| *Miscellaneous Expenditure* | |
| Insurance claims paid | $ 7,348 36 |
| Total expenditure | $ 7,351 36 |

## UMBERTO PRIMO ITALIAN BENEVOLENT SOCIETY.

(Returns Book p. 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Toronto.*

Organized 27th February, 1888 ; incorporated in Ontario, 12th March, 1888.

The Executive Officers at the 31st December, 1900, were as follows :

| | |
|---|---|
| D. A. G. Glionna, President | Toronto. |
| G. Damele, Vice-President | " |
| R. Laraio, Secretary | " |
| R. V. Glionna, Treasurer | " |

FUNERAL BENEFITS.

The Society undertakes Funeral Benefits.
The membership at 31st December, 1900, was 50.
Total amount paid for Funeral Benefits, nil.
No benefit is paid in respect of wives of members.
Cash standing to credit of Sick and Funeral Benefit Fund, $1,066.86.

SICK BENEFITS.

The Society undertakes Sick Benefits.
Number of members who received Sick Benefits in 1900, 16.
Total amount of Sick Benefits paid in 1900, $141.38.
Number of weeks' sickness experienced in 1900, 47.
Amount paid for medical attendance during 1900, $41.50

ASSETS.

| | |
|---|---|
| Actual cash on hand 31st December, 1900 | $ 64 24 |
| Cash on deposit in Government Savings Bank, Toronto | 1,002 62 |
| Total assets | $1,066 86 |

LIABILITIES —None.

The books of the Society were audited on April 20th, 1901, by W. B Rogers and D. Spada, of Toronto.

CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $1,044 80 | |
| Cash received during 1900 from : | | |
| Application fees | | $38 00 |
| Dues | | 176 50 |
| Degrees and cards | | 8 40 |
| Interest | | 29 19 |
| Other sources, as per memo | | 16 95 |
| Total receipts | | $269 04 |

CASH EXPENDITURE.

| | |
|---|---|
| Cash paid during 1900 for : | |
| Registration fee | $ 3 00 |
| Rent, light, heat and taxes | 17 00 |
| Officers' salary | 6 00 |
| Postage, etc | 12 35 |
| Travelling expenses | 1 50 |
| Supplies bought | 14 25 |
| Total expenses of management | $54 10 |
| (*b*) *Miscellaneous Expenditure.* | |
| Sick benefits | 141 38 |
| Medical attendance | 41 50 |
| Other expenditure | 10 00 |
| Total expenditure | $246 98 |

## ST. BONIFACE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Berlin, Ont.*

---

Organized 1st May, 1892, and incorporated in Ontario, 2nd August, 1894.

---

The Executive Officers of the Society at the 31st December, 1900, were as follows:

John Motz, President ..... Berlin.
Joseph Fuhrman, Financial Secretary ..... Berlin.
W. J. Motz, Treasurer ..... Berlin.

### FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 198. Two members of the Society died during 1900.

Amount paid for Funeral Benefits during 1900, $50.00.

### SICK BENEFITS

Sick Benefits are undertaken by the Society.

Thirty-six members received Sick Benefits during 1900, amounting to $599 00.

Number of weeks' sickness experienced during 1900, 149.

Amount paid for medical attendance, $38.50

Total amount of cash standing to the credit of the General Fund from which benefits are paid, $667.06.

### ASSETS

| | |
|---|---|
| Actual cash on deposit in Merchants' Bank, Berlin (savings branch) ..... | $667 06 |
| Other assets (detailed in memo.) ..... | 15 60 |
| Total ..... | $682 66 |

### LIABILITIES.

| | |
|---|---|
| Amount of all liabilities ..... | $15 00 |

### MISCELLANEOUS

No actions or proceedings were instituted or prosecuted by or against the Society during 1900

The Society's books were duly audited for 1900 on January 7th, 1901.

The following books of record or account are kept for the purposes of insurance certificates or benefits: Treasurer's cash book, Financial Secretary's cash book, etc.

Names and post office addresses of the Auditors for 1900 were as follows: Frederick Rohleder, Wm. J. Fischer, Berlin.

CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 | $726 72 | |
| Cash received during 1900 for: | | |
| Initiation fees | | 16 00 |
| Dues | | 581 80 |
| Fines | | 10 15 |
| Supplies sold | | 1 50 |
| All other sources as per memo | | 38 00 |
| Total receipts | | $647 45 |

CASH EXPENDITURE

(*a*) *Expenses of Management*:

| | |
|---|---|
| Registration fee | $ 3 00 |
| Rent, light, heat and taxes | 15 00 |
| Printing and advertising | 4 70 |
| Postage, telegrams and express | 1 40 |
| Total expenses of management | $24 10 |

(*b*) *Miscellaneous Expenditure.*

| | |
|---|---|
| Funeral Benefit | 50 00 |
| Sick benefits | 599 00 |
| Medical attendance | 38 50 |
| Other expenditure as per memo | 17 00 |
| Total expenditure | $728 60 |

## THE GERMAN BENEVOLENT SOCIETY.

(Returns Book p. 500.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Hamilton, Ont.*

Organized 1st May, 1863, incorporated in Ontario, 3rd September, 1881.

The Executive Officers of the Society at the 31st December, 1900 were as follows:

G. W. Bartmann, President ..... Hamilton.
Charles Hitzroth, Vice-President ..... "
M. Obermeier, Recording Secretary ..... "
George Bartmann, Corresponding Secretary ..... "
Ernest Faustmann, Treasurer ..... "

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society. Total membership of which is 24.
No members died during 1900.
Total amount paid in 1900 in respect of deceased members, none.
No cash standing to credit of Funeral Benefit Fund at 31st December.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received benefits during 1900, 3.
Amount of benefits paid in 1900 in respect of sick members, $96.00.
Number of weeks' sickness experienced in 1900, 48.
Amount paid for medical attendance, $25.00.

ASSETS.

| | |
|---|---|
| In hands of Treasurer | $ 23 00 |
| Cash on deposit to Society's credit, not drawn against, in the following banks: | |
| Hamilton Provident and Loan Society | 520 56 |
| Total | $543 56 |

LIABILITIES.—None.

MISCELLANEOUS.

No assessments were made during 1900.
The books of the Society were audited March 4th, 1901.
Names and post office addresses of the Auditors for 1900 were as follows: John Westpfahl, 168 Florence Street; John Anders, 123 Main St. E; Geo. Shumacher, 98 McNabb Street.
No changes were made during the year 1900 in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $541.53 | |
| Dues | | 143 00 |
| Interest | | 15 03 |
| Total | | $158 03 |

EXPENDITURE

(*a*) *Expenses of Management.*

| | |
|---|---|
| Registration fee | $ 3 00 |
| Rent, light, heat and taxes | 32 00 |
| Total expenses of management | $35 00 |

(*b*) *Miscellaneous Expenditure.*

| | |
|---|---|
| Sick benefits | 96 00 |
| Medical attendance | 25 00 |
| Total expenditure | $156 00 |

## ST. LUKE BENEFIT SOCIETY OF AMHERSTBURG.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Amherstburg, Ontario.*

Organized 14th May, 1894, incorporated in Ontario, 25th November, 1895.

The Executive Officers of the Society at the 31st December, 1900, were as follows :

| | |
|---|---|
| Geo. H. Robidoux, President | Amherstburg. |
| Alex. Bertrand, Jr., Vice President | " |
| John Burns, Financial Secretary | " |
| L. Bertrand, Recording Secretary | " |
| Joseph Reaume, Treasurer | " |
| Rev. Father Cote, Spiritual Adviser | " |

### SICK AND FUNERAL BENEFITS.

Sick and Funeral Benefits are undertaken by the Society. Membership—Not given.
Number of members who received Sick Benefits in 1900, 2.
Total amount paid for Sick Benefits in 1900, $32 00.
Number of weeks' sickness experienced in 1900, 8.
Balance to credit of Fund 31st December, 1900, $71.61.

### ASSETS.

| | |
|---|---|
| Cash on hand 31st December, 1900 | $71 61 |
| Total assets | $71 61 |

### LIABILITIES —None.

### MISCELLANEOUS.

The books of the Society were audited March 14th, 1901.
Names and addresses of Auditors for 1900, J. L Bink, Chas. Vahay.

### CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $25 00 | |
| Dues | | $104 75 |
| Other sources | | 15 00 |
| Total | | $119 75 |

### CASH EXPENDITURE.

*(a) Expenses of Management.*

| | |
|---|---|
| Registration fee | $ 3 00 |
| Rent, light, heat, taxes | 15 00 |
| Other expenses | 8 00 |
| Total expenses of management | $26 00 |

*(b) Miscellaneous Expenditure.*

| | |
|---|---|
| Sick Benefits | $32 00 |
| Total expenditure | $58 00 |

## THE FEDERATED ASSOCIATION OF LETTER CARRIERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, 352 Givens Street, Toronto, Ont.*

Organized 15th September, 1891; incorporated 21st June, 1893.

The Executive Officers of the Society at the 31st December, 1900, were as follows:

James J. O'Donnell, President.....Halifax.
Alex. McMordie, Secretary-Treasurer.....Toronto.

### II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments, or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits*

| | | |
|---|---|---|
| Contracts in force 31st December, 1899 | | 317 |
| Add contracts taken during 1900, new or renewed | | 11 |
| Gross number on foot at any time during 1900 | | 328 |
| Contracts matured in 1900 | 5 | |
| Contracts cancelled in 1900 | 10 | |
| Total deductions | 15 | 15 |
| Net contracts on foot 31st December, 1900 | | 313 |

### III. AND IV. FUNERAL AND SICK BENEFITS.—None.

### V. ASSETS.

| | |
|---|---|
| Cash on hand 31st December, 1900 | $ 43 10 |
| Cash on deposit in Canadian Bank of Commerce, Toronto | 1 220 48 |
| Total assets | $1.263 58 |

### VI. LIABILITIES.—None

### VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1900.

Assessments are made for purposes of life insurance certificates on date of death of a member, and are payable within thirty days, one advance assessment being kept on hand.

Five assessments were made during 1900.

The Society's accounts were duly audited for 1900 on January 16th, 1901.

The books of record or account kept for purposes of insurance certificates or benefits are: Certificate register, roll book, day book, ledger.

Names and post office addresses of the Auditors for 1900: W. J. Mankey and James Barnes, Toronto.

Number of members in Ontario, 175.

Number of members in Ontario who died during 1900, 2

Amount paid as death claims to Ontario members, $628.00.

## VIII. Cash Receipts.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $1,080 26 | |
| Application fees | | $ 2 00 |
| Assessments | | 1,579 00 |
| Per capita tax and levies | | 191 90 |
| Interest | | 28 81 |
| Supplies sold | | 1 65 |
| Total receipts | | $ 1,802 36 |

## IX. Cash Expenditure

### (a) *Expenses of Management*

| | |
|---|---|
| Registration fee | $ 3 00 |
| Supplies bought | 13 40 |
| Printing | 1 50 |
| Postage, telegrams and express | 19 14 |
| Total expenses of management | $ 37 04 |

### (b) *Miscellaneous Expenses*

| | |
|---|---|
| Life insurance claims, other than endowment | $ 1,583 00 |
| Total expenditure | $ 1,620 04 |

## THE MANCHESTER UNITY INDEPENDENT ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, 2 Toronto Street, Toronto.*

Organized 16th December, 1887, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at the 31st December, 1900, were as follows :

John T. Tilley, Provincial Grand Master .....Toronto.
Wm. J. Robinson, " Deputy Grand Master .....Toronto Junction.
Geo. M. Gardner, " Corresponding Secretary .....Toronto.

### FUNERAL BENEFITS.

Funeral Benefits are undertaken by the District, membership of which was, at 31st of December, 1900, 185.

No members died in 1900.

The amount of Funeral Benefits paid in 1900. None.

Number of members' wives who died in 1900, 2.

Amount paid in 1900 in respect of deceased wives, $100.00.

Total cash to credit of Funeral Fund at 31st December, 1900, $3,058.63.

### SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate and District Lodges.

Number of members who received Sick Benefits in 1900, 32.

Amount of benefits paid in 1900 in respect of sick members, $366.23.

Amount of benefits paid old country members, $155 73.

Number of weeks' sickness experienced in 1900, 90.

Amount paid for medical attendance during 1900, $199.70.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st of December, 1900, $2,219.23.

### ASSETS.

Cash on deposit to the Society's credit, not drawn against, in the following chartered banks :

| | District Body. | Subordinate Bodies. |
|---|---|---|
| Canadian Bank of Commerce (Branch), Toronto | | $ 401 26 |
| Dominion Bank, Queen and Dundas Streets | $ 3,119 18 | 1 348 51 |
| " " Esther " | | 202 25 |
| Molsons Bank, Toronto Junction | | 267 21 |
| Total assets | $3,119 18 | $2,219 23 |

### LIABILITIES —None.

### MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1900 —No information.

The Society's books were duly audited for 1900 on January 29th, 1901.

The following books of record and account are kept for purposes of insurance certificates or benefits : Lodge Cash Books and District Return Sheets.

Names and addresses of the auditors for 1900 were as follows : Robt. Heath, Edward Picton, Toronto ; Thomas Tier, Lambton Mills, Ont.

Amount of bond of Grand Secretary, $250.00.

## Cash Receipts

| | | District. | Subordinates. |
|---|---|---|---|
| Cash balance from 1899 (not extended) | $4,641 71 | | |
| Initiation fees | | | $ 43 00 |
| Dues | | | 1,593 86 |
| Funeral levies | | $ 592 64 | |
| Interest | | 81 50 | 43 20 |
| Dues, etc., old country members | | | 221 91 |
| Total receipts | | $674 14 | $1.901 97 |

## Cash Expenditure

### (a) *Expenses of Management.*

| | District. | Subordinates. |
|---|---|---|
| Per capita tax and levies | $ 16 82 | $ 84 23 |
| Registration fee | 3 00 | |
| Fire insurance | | 4 30 |
| Rent, light, heat and taxes | 6 40 | 78 00 |
| Salaries | 55 00 | 104 70 |
| Printing, stationery and binding | 24 30 | |
| Postage, telegrams and express | 9 36 | 20 32 |
| Premiums for guarantee of lodge officers | 2 50 | 15 00 |
| Supplies bought | 22 00 | 50 54 |
| Other expenses of management | | 31 88 |
| Total expenses of management | $ 139 38 | $ 388 97 |

### (b) *Miscellaneous Expenditure.*

| | | |
|---|---|---|
| Per capita tax | | 328 32 |
| Funeral benefits | 100 00 | |
| Sick benefits | | 521 96 |
| Benefits to widows and orphans | 174 09 | |
| Medical attendance | | 199 70 |
| Gratuities to distressed members | | 11 89 |
| Patriotic Fund | | 15 00 |
| | $413 47 | $1.465 84 |

## ST. JOSEPH'S MUTUAL BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, 113 Duke St., Toronto.*

Organized 11th March, 1889, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at 31st December, 1900, were as follows:

L. V. Dusseau, President ..... Toronto
Jules Lefebvre, Vice-President ..... Toronto.
Ulric Renaud, Secretary, 113 Duke Street ..... Toronto.
R. Archambault, Treasurer ..... Toronto.

### FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 87.
No members died during 1900.
Cash standing to credit of Funeral Fund at 31st December, 1900, $157.15.

### SICK BENEFITS.

Sick Benefits are undertaken by the Society. Twelve members received sick benefits during 1900.

Fifty-one weeks of sickness were experienced during 1900 and sick benefits to the amount of $153 00 were paid.

Cash standing to credit of Sick Benefit Fund at 31st December, 1900, $483 03.

### ASSETS.

| | | |
|---|---|---|
| Cash on hand | $ 31 33 | |
| Cash in Union Bank | 608 85 | |
| Total assets | | $640 18 |

### LIABILITIES.—None.

### MISCELLANEOUS.

Assessments are made monthly. Payable 1st Monday in each month.
The Society's accounts were audited March, 1900, and January 6th, 1901.
The books of record kept are a register, ledger, minute and cash book.
Names and addresses of the auditors for 1900: J. L. Lefebvre and J. D. Baron, Toronto.

### CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $ 565 80 | |
| Cash received during 1900 from: | | |
| Dues | $ 195 75 | |
| Assessments | 66 55 | |
| Interest | 16 95 | |
| Total receipts | | $279 25 |

### CASH EXPENDITURE

Cash paid during 1900 for:

*(a) Expenses of Management.*

| | | |
|---|---|---|
| Registration fee | $ 3 00 | |
| Postage | 90 | |
| Salaries | 24 00 | |
| Rent, light, heat, etc. | 23 97 | |
| Total expenses of management | $ 51 87 | |
| Sick Benefits | 153 00 | |
| Total expenditure | | $204 87 |

## THE ST. JOSEPH AID SOCIETY OF FORMOSA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Formosa, Ontario.*

Organized 6th March, 1887; incorporated 2nd August, 1893.

The Executive Officers of the Society at the 31st December, 1900, were as follows:

Christian Weiler, President ..... Formosa.
Alex. Hergott, Vice-President ..... Formosa.
Joseph D Kuntz, Secretary ..... Formosa.
Frank Oberle, Treasurer ..... Formosa.

FUNERAL AND SICK BENEFITS.

Total membership of Society, 46.
One member died during 1900.
Amount paid for Funeral Benefits, $43 00.
Number of members who received Sick Benefits in 1900, 4.
Number of weeks' sickness experienced during 1900. 21.
Amount of Benefits paid in 1900 to sick members, $74 25.
Total amount of cash to credit of Fund 31st December, 1900, $198.05.

ASSETS.

| | |
|---|---|
| Actual cash on hand 31st December, 1900 | $198 05 |
| Dues and assessments due and unpaid | 15 00 |
| Special fund and interest | 89 68 |
| Total assets | $302 73 |

LIABILITIES.—None.

MISCELLANEOUS.

The books and accounts of the Society were duly audited January 14th, 1901.

The books of record or account kept by the Society are: Register of members, Secretary's cash book, Treasurer's cash book.

The names and addresses of the auditors for 1900 were: John B. Goetz, Formosa; Anthony Opperman, Formosa.

CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balances from 1899 (not extended) | $162 45 | |
| Initiation fees | | $ 4 00 |
| Dues | | 117 00 |
| Arrears | | 4 70 |
| Assessment | | 43 00 |
| Total receipts | | $168 70 |

CASH EXPENDITURE.

| | |
|---|---|
| Registration fee | $ 3 00 |
| Salaries | 10 00 |
| Postage, telegrams and express | 35 |
| Other expenses | 2 50 |
| Total expenses of management | $15 85 |
| *Miscellaneous Expenditure.* | |
| Sick Benefits | 74 25 |
| Funeral Benefits | 43 00 |
| | $133 10 |

## LADIES' ORANGE BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Wellington Street, Chatham.*

Organized 12th December, 1888 ; incorporated 12th June, 1896.

The Executive Officers of the Society at 31st December, 1900, were as follows :

Miss Mary Cullum, R.W.G. Mistress ..... Toronto.
Mrs. McClelland, D.G. Mistress ..... Ottawa.
Mrs. Annie Perkins, Junior D.G. Mistress ..... London.
Mrs. Maggie Longmoore, Grand Secretary ..... Chatham.
Mrs. Mariah Yeates, Grand Treasurer ..... Sarnia.
Mrs. E. Cullum, Grand Chaplain ..... Toronto.

### FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, with a membership of 511.
Total amount of funeral benefits paid during 1900.—None.

### SICK BENEFITS.

Sick benefits are undertaken by the subordinate lodges.
Number of members who received sick benefits during 1900, 5.
Total amount of benefits paid in 1900, $57.00.
Number of weeks' sickness experienced in 1900, 16.
Amount paid for medical attendance in 1900, $127 50.

### MISCELLANEOUS.

During 1900 no changes were made in the constitution and rules in relation to benefits.

Number of members in Ontario at 31st December, 1900, 278.
Number of members in Ontario who died during 1900, 4

### ASSETS.

| | Grand Lodge. | Subordinate Lodges. |
|---|---|---|
| Cash in bank | $90 00 | $624 56 |
| " treasurer's hands | ..... | 270 98 |
| Value of Lodge property | 115 00 | 568 90 |
| Other assets | ..... | 50 00 |
| Total assets | $205 00 | $1,514 44 |

### LIABILITIES

| | Subordinate Lodges. |
|---|---|
| Aggregate amount of liabilities | $68 40 |
| Total | $68 40 |

## Cash Receipts

| | Subordinate Lodges. |
|---|---|
| Cash balance from 1899 (not extended) | $270 98 |

Cash received from :

| | Grand Lodge. | Subordinate Lodges. |
|---|---|---|
| Application fees | ..... | $85 75 |
| Initiation fees | ..... | 135 50 |
| Dues | ..... | 474 78 |
| Per capita tax and levies | $72 95 | ..... |
| Interest and dividends | 1 50 | 6 71 |
| Supplies sold | 17 77 | ..... |
| Charter fees | 40 00 | ..... |
| All other sources | ..... | 343 31 |
| Total receipts | $132 22 | $1,046 05 |

## Cash Expenditure.

### (a) *Expenses of Management.*

| | | |
|---|---|---|
| Per capita tax or levies for management | ..... | $78 60 |
| Registration fee | 3 00 | ..... |
| Expenses of annual meeting | 18 00 | ..... |
| Rent | 6 50 | 187 62 |
| Postage, telegrams and express | 30 74 | 9 55 |
| Salaries | 20 00 | ..... |
| Supplies bought | 4 00 | 93 13 |
| Printing, stationery and advertising | 23 00 | ..... |
| Clerk hire | ..... | 6 00 |
| Other expenses | ..... | 303 54 |
| Total expenses of management | $105 24 | $678 44 |

### (b) *Miscellaneous Expenditure.*

| | | |
|---|---|---|
| Sick benefits | ..... | 57 00 |
| Medical attendance | ..... | 127 50 |
| Gratuities to distressed members | 20 00 | ..... |
| Grand totals | $125 24 | 862 94 |

## THE UNITED PROTESTANT BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, 184 Hughson Street North, Hamilton.*

Organized 30th August, 1881 ; incorporated 18th July, 1893.

The Executive Officers of the Society at the 31st December, 1900, were as follows :

James Ailles, Grand Master.....Mimico.
David Millar, Deputy Grand Master.....Toronto.
Charles Lovejoy, Grand Treasurer.....Mimico.
E J. T. Fisher, Grand Medical Referee.....Toronto.
James F. Harper, Grand Secretary.....Hamilton.

### II. MOVEMENT IN INSURANCE CERTIFICATES.

(*b*) *Contracts for Insurance other than Endowment, Sick Benefits or Funeral Benefits.*

| | Number. | Amount. |
|---|---|---|
| | | $ c. |
| Number of contracts in force 31st December, 1899 | 29 | 28,500 00 |
| Number of contracts taken during 1900, new or renewed | 4 | 2,500 00 |
| Gross number of contracts in force at any time in 1900 | 33 | 31,000 00 |
| Deductions: | Number. | Amount. |
| | | $ c. |
| Contracts matured in 1900 | | |
| Contracts lapsed in 1900 | | |
| Contracts surrendered in 1900 | | |
| Amount by which various certificates still on foot were reduced during 1900 | | |
| Total deductions extended | | |
| Net contracts in force 31st December, 1900 | 33 | 31,000 00 |

### FUNERAL BENEFITS.

The Sick and Funeral Benefits are undertaken by the Subordinate Lodges, the membership of which at 31st December, 1900, was 146.

Number of members who died during 1900 —Nil.

Amount of Funeral Benefits paid in 1900 —Nil.

Total cash standing to credit of General Fund from which all benefits are paid, $198.29.

### SICK BENEFITS

No information.

### ASSETS

| | Grand Body. |
|---|---|
| Cash in hands of Secretary and Treasurer | $24 18 |
| Dues and assessments due and unpaid | 22 50 |
| Other assets | 621 40 |
| Total assets | $668 08 |

### LIABILITIES

| | Grand Body. |
|---|---|
| Total liabilities | $126 67 |

### Miscellaneous.

Assessments are made on the death of a member, and are payable one month from date of assessment.

The accounts of the Society were audited February 25th 1901.

The books of account kept by the Society are: Ledgers and cash books of Grand Secretary and Treasurer.

Names and addresses of auditors of accounts of 1901: E. J. T. Fisher and David Millar, of Toronto; Charles Lovejoy, Mimico.

No changes were made during 1900 in the constitution and rules in relation to Insurance Certificates and Benefits.

No bonds are, as yet, given by the Grand Secretary or Grand Treasurer.

### Cash Receipts.

| | | Grand Body. |
|---|---|---|
| Cash balance from 1899 (not extended) | $16 97 | |
| Per capita tax and levies | | $ 10 50 |
| Total receipts | | $ 10 50 |

### Cash Expenditures.

*(b) Expenses of Management.*

| | |
|---|---|
| Registration fee | $ 3 00 |
| Postage, telegrams and express | 29 |
| Total expenses of management | $ 3 29 |

## THE LOYAL TRUE BLUE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900

*Head Office, Cochrane Street, Port Perry.*

Organized 30th November, 1875 ; incorporated 28th June, 1893.

The Executive Officers of the Society at the 31st December, 1900, were as follows :

James Worrell, Grand Master ..... Picton.
Nicholas Ingram, Grand Secretary ..... Port Perry.
E. H. Purdy, Grand Treasurer ..... Port Perry.
William Fitzgerald, President Orphanage Board ..... Toronto.

### FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1900, was 3,938.

Total number of members who died during 1900, 16
Amount of Funeral Benefits paid in respect of deceased members in 1900, $1,550.00.
Cash standing at credit of Funeral Fund at 31st December, 1900, $794.43.

### SICK BENEFITS.

The Sick Benefits are optional with Subordinate Lodges.
Number of members who received benefits during 1900, 20
Amount of benefits paid in 1900 in respect of sick members, $157.00.
Number of weeks' sickness experienced in 1900, 64½
Amount paid for medical attendance, $585 12.
Total amount standing to credit of Sick Benefit Fund, $55.44

### ASSETS

| | Grand Body. | Subordinates. |
|---|---|---|
| Real estate, less incumbrance | $10,310 00 | $ 810 00 |
| Actual cash in hands of Treasurers | | 1,092 54 |
| Western Bank, Port Perry | 950 51 | 98 40 |
| Commerce Bank, Port Perry | 1,202 41 | |
| Imperial Bank, Toronto | 128 84 | 43 01 |
| Other Banks | | 162 13 |
| Dues and assessments called but not yet paid | 624 00 | 1,063 04 |
| Interest on bank deposit | 9 36 | 9 03 |
| Other banks in Ontario | | 330 84 |
| Aggregate amount of all other assets | 3,803 71 | 3,423 04 |
| Totals | $17.028 83 | $ 7 032 03 |

### LIABILITIES.

| | Grand Body. | Subordinates. |
|---|---|---|
| Aggregate amount of all liabilities | $ 206 59 | $ 1,216 18 |

### MISCELLANEOUS

Assessments on account of benefit certificates are made monthly, oftener when necessary. Fifteen assessments were made during the year 1900, payable in thirty days from date of issue.

The books and accounts were duly audited on August 22nd, 1900.

The books of record and account kept by the Society are day book, ledger and benefit roll book.

Names and addresses of the Auditors for 1900 ; J. D. McGill, Toronto, Ont.; G J. Morrish, Port Perry.

Certain changes were made in the Constitution and Rules during 1900 and are filed herewith.

Number of members in Ontario at 31st December, 1900, 3,104

Number of members in Ontario who died during 1900, 14

Amount of death benefits paid to Ontario members in 1900, $1,350 00.

Amount of bond of Grand or Supreme Secretary, $1,000.

Amount of bond of Grand or Supreme Treasurer, $1,000.

### Cash Receipts.

| | Grand Body. | Subordinates. |
|---|---|---|
| Cash balances from 1899 (not extended) ..... $977.65 | | |
| Cash received during 1900 from : | | |
| Application fees | | $154 30 |
| Initiation fees | | 405 15 |
| Dues | | 4,751 04 |
| Assessments | $2 037 69 | |
| Per capita tax and levies | 717 53 | |
| Cards and Degrees | | 209 25 |
| Charter fees | 151 00 | |
| Supplies sold | 122 35 | |
| Rent | 97 50 | |
| Interest | 9 36 | 9 03 |
| All other sources | 8,503 84 | 2 159 24 |
| Total receipts | $11,639 27 | $7 688 01 |

### Cash Expenditure.

(*a*) *Management Expenses.*

| | | |
|---|---|---|
| Charter fees | | $151 00 |
| Per capita tax | | 717 53 |
| Commission | $105 50 | |
| Law costs | 50 00 | 2 25 |
| Registration fee | 25 00 | |
| Interest | 48 36 | 2 65 |
| Annual meeting | 69 30 | 175 35 |
| Supplies bought | 805 12 | 324 95 |
| Travelling expenses | 120 00 | |
| Rent, light, etc | 313 23 | 1,229 25 |
| Salaries, officers' and auditors' fees | 990 00 | 26 27 |
| Medical examination | 3 10 | |
| Printing, stationery and advertising | 181 55 | 86 30 |
| Postage, telegrams and express | 216 41 | 101 30 |
| Premiums for guarantee of lodge officers | 20 00 | |
| Other expenses | | 767 62 |
| Total management expenses | $2,947 57 | $3,584 47 |

(*b*) *Miscellaneous Expenditure.*

| | | |
|---|---|---|
| Funeral benefits | 1,550 00 | |
| Funeral benefit assessments | | 2,037 69 |
| Benefits to widows and orphans | 53 73 | 688 81 |
| Sick benefits | | 157 00 |
| Medical attendance | | 624 87 |
| Distressed members | | 115 28 |
| Expenditure other than foregoing | 5,783 86 | |
| Total expenditure | $10 335 16 | $7 208 12 |

## SANCTUARY ROBIN HOOD No. 5693, ANCIENT ORDER OF SHEPHERDS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, 35 Grant Street, Toronto.*

Organized 7th February, 1873; Incorporated 8th June, 1896.

The Executive Officers of the Society at the 31st December, 1900, were as follows:

J. R Aylett, Pastor ..... Toronto.
W. Isaac, Sub Pastor ..... Toronto.
W. H. Langstone, Treasurer ..... Toronto.
W. H. Henley, Scribe ..... Toronto.

### FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 33.
No members died during 1900.

### SICK BENEFITS.

Six members received sick benefits during 1900 amounting to $82 16.
No. of weeks' sickness experienced during 1900, 39
Amount paid for medical attendance during 1900, $12 00.
Total amount of cash standing to credit of fund 31st December, $720 38.

### ASSETS.

| | |
|---|---|
| Actual cash on hand 31st December, 1900 | $ 63 12 |
| Deposited in Home Savings Bank, Toronto | 699 50 |
| Tosal assets | $762 62 |

### LIABILITIES.—None.

### MISCELLANEOUS.

The Society's accounts were audited July 6th, 1900, January 23rd, 1901.

The following books of account are kept: Record of sickness and death, Cash Book and Ledger.

The names and post office addresses of the auditors for 1900: J. W Haynes, W. Lightfoot, F. Smith, all of Toronto

### CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $701 95 | |
| Cash received during 1900 from: | | |
| Dues | | $168 95 |
| Interest and dividends | | 23 10 |
| Total receipts | | $192 05 |

### CASH EXPENDITURE.

*Expenses of Management.*

| | |
|---|---|
| Cash paid during 1900 for: | |
| Registration fee | $ 3 00 |
| Rent, light, heat and taxes | 13 50 |
| Managing officers' salaries, etc. | 12 50 |
| Postage, telegrams and express | 3 15 |
| Other expenses | 2 27 |
| | $34 42 |

*Miscellaneous Expenditure.*

| | |
|---|---|
| Sick benefits | $82 16 |
| Medical attendance | 12 00 |
| Other expenditure | 2 80 |
| | $131 38 |

## RELIANCE BENEFIT ORDER.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900

*Head Office, Toronto.*

Organized 1st March, 1896 ; incorporated 5th March, 1896.

The Executive Officers of the Society at the 31st December, 1900, were as follows :

A Stewart, President.....Toronto, Ont.
Jno. Robertson, Secretary Treasurer .....Toronto, Ont.
D. Robertson, Medical Examiner.....Milton, Ont.

### FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society the total membership of which is 26.
No member died during 1900, and no Funeral Benefits were paid.

### SICK BENEFITS.

Sick Benefits are undertaken by the Society with a membership of 26.
Number of members who received Sick Benefits during 1900, one.
Number of weeks' sickness experienced during 1900, two.
Amount paid for Sick Benefits during 1900, $8 00.
Amount paid for medical attendance during 1900, $9 00.
Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, $104 05.

### ASSETS.

| | |
|---|---|
| Cash on deposit in Traders' Bank, Toronto ..... | $ 104 05 |
| | $ 104 05 |

### LIABILITIES —None.

### MISCELLANEOUS.

No Actions or Proceedings were instituted by or against the Society during 1900.
Assessments for purposes of Benefits are made every four weeks.
Number of assessments made during 1900, 13.
The Society's accounts were duly audited August 17th, 1900
The books of record kept are a members' ledger and cash book.
Names and addresses of the Auditors for 1900 : Geo. Edwards, F.C.A., Toronto ; W. C. Eddis, F C.A., Toronto.
During 1900 no changes were made in the Constitution and Laws in relation to Benefits.

### CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended)..... | $82 76 | |
| Cash received during 1900 from : | | |
| Dues ..... | | $ 8 05 |
| Assessments ..... | | 36 07 |
| Interest ..... | | 2 24 |
| All other sources ..... | | 19 68 |
| Total receipts..... | | $ 56 04 |

### CASH EXPENDITURE

| | |
|---|---|
| Cash paid during 1900 for : | |
| Registration fee ..... | $ 3 00 |
| Printing and stationery ..... | 18 75 |
| Rent, etc ..... | 6 00 |
| Total expenditure for management..... | $ 27 75 |
| Sick Benefits..... | 8 00 |
| Medical attendance ..... | 9 00 |
| Total ..... | $ 44 75 |

## THE OFFICERS' WIDOWS' AND ORPHANS' FUND OF THE BANK OF BRITISH NORTH AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1900.

*Head Office, St. James Street, Montreal, Que.*

Head Office in Ontario: the Office of the Bank of British North America, King Street, Hamilton, Ont.

Chief Agent for Ontario: John James Morrison, Esq., Manager Bank of British North America, Hamilton, Ont.

Organized 14th October, 1891.

The Executive Officers of the Fund at 31st December, 1900, were as follows:

| | |
|---|---|
| Henry Stikeman, President | Montreal, Que. |
| Alfred G Wallis, Vice-President | London, England. |
| A. A. Ellis, Trustee | Montreal, Que. |
| E. Stanger, Trustee | Toronto, Ont. |
| James Elmsley, Trustee | Montreal, Que. |
| H B. Mackenzie, Trustee | Montreal, Que. |
| Victor G. Gray, Secretary-Treasurer | Montreal, Que. |

SICK AND FUNERAL BENEFITS —None.

ASSETS.

Cash on deposit to credit of Fund, not drawn against, in the following chartered Bank:

| | |
|---|---|
| Bank of British North America, Montreal, Que | $80,244 87 |
| Total assets | $80,244 87 |

LIABILITIES.—None.

MISCELLANEOUS.

No assessments are made.

The Fund's accounts were duly audited during 1900 on the 31st October.

Books of record and account kept of the Fund are as follows: Cash book, journal, ledger, subscriptions and fees books, annuity book, record of births and deaths.

Names and post office addresses of Auditors for 1900 were as follows: J. W. Hamilton and G. H. Winter, Bank of B. N. A., Montreal, Que.

CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $70,854 80 | |
| Cash received during 1900 from: | | |
| Interest | | $3,742 10 |
| Subscriptions from married members, and fees from unmarried members | | 4 034 61 |
| Donation from Bank | | 4 281 19 |
| Total receipts | | 12 057 90 |

CASH EXPENDITURE.

Cash paid during 1900 for:

(*a*) *Expenses of Management.*

| | |
|---|---|
| Registration fee | $ 3 00 |
| Law costs | 20 00 |
| Benefit to widows and orphans | 2 513 04 |
| Rebate of premiums | 118 78 |
| Total expenditure | $2 654 82 |

## TORONTO TYPOGRAPHICAL UNION, No. 91.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, 55 Yonge Street Arcade, Toronto.*

Organized in 1844; incorporated in Ontario 13th September, 1894.

The Executive Officers of the Society at the 31st December, 1900, were as follows:

Hugh Stevenson, President ..... Toronto.
Wm Powell, Vice-President ..... "
E J. Howe, Treasurer ..... "
Jas. Wilson, Cor. Secretary ..... "
Thos. C. Vodden, Financial Secretary ..... "

### FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the total membership of which is 589.

Number of members who died during 1900, 1.

Amount of Funeral Benefits paid in 1900 $100 00.

Total case standing to credit of Sick and Funeral Fund, 31st December, 1900, $1,209.48.

### SICK BENEFITS.

Number of members who received Sick Benefits in 1900, 33.

Amount of Sick Benefits paid in 1900, $549 00.

Number of weeks' sickness experienced in 1900, 183.

### ASSETS.

| | |
|---|---|
| Sick and Funeral Fund | $1,209 48 |

### LIABILITIES.—None.

### MISCELLANEOUS.

The Society's books were audited during 1900 on January 31st, 30th April, 31st July and 31st October.

Names and addresses of Auditors for 1900 were as follows: Jos. Clinton, E J. Diondet and S. J. White.

Books kept for purposes of Benefit Fund: Treasurer and Financial Secretary's ledgers, Secretary's cash book.

No changes were made in the rules relating to Sick Benefits.

Amount of Bond of Secretary, $800 00.

Amount of Bond of Treasurer, $800 00.

### CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balance for 1899 (not extended) | $761.62 | |
| Dues and interest | | $1,037 46 |
| Death Benefit from International Body | | 60 00 |
| Total receipts | | $1 097 46 |

### CASH EXPENDITURE

*(a) Expenses of Management.*

All management expenses are paid by the Union.

*(b) Miscellaneous Expenditure.*

| | |
|---|---|
| Sick benefits | $100 00 |
| Funeral benefits | 549 00 |
| Total expenditure | $649 00 |

## OTTAWA TYPOGRAPHICAL UNION No. 102.

### Annual Statement for the Year Ending 31st December, 1900

Organized 1867 : incorporated November, 1895.

The Executive Officers of the Society at 31st December, 1900, were as follows :

| | |
|---|---|
| A. E. Sanderson, President | Ottawa. |
| Geo. Beauregard, Secretary-Treasurer | " |
| Jas. McCann, Recording Secretary | " |
| O. S. O. Boudreault, Corresponding Secretary | " |
| Donat Cartier, Chairman Sick Relief Fund | " |

### Funeral Benefits.

Funeral Benefits are undertaken by the Local Union.
Total membership of Local, 292
Two members of the Society died in 1900.
Total amount of Funeral Benefits paid : Grand Body, $120 ; Subordinate, $255.

### Sick Benefits.

Sick Benefits are undertaken by the Local Body.
Number of members of the Society who received Sick Benefits during 1900, 26.
Total amount of benefits paid in 1900 $312
Number of weeks' sickness experienced in 1900, 94.
Total amount of cash standing to credit of Sick Fund, $501.70.

### Assets.

| | |
|---|---|
| Cash on deposit in Bank of Ottawa | $501 70 |

### Liabilities.—No information.

### Miscellaneous.

Proceedings instituted by or against the Society in 1900. No information.
When were the Society's accounts audited? No information.
Names and addresses of the Auditors for 1900 were: R. MacKell and Dan. Thoburn, both of Ottawa.
No changes were made in the organization or management of the Society during 1900.

### Cash Receipts.

| | | |
|---|---|---|
| Cash balance from 1899 | $467 45 | |
| Assessments | | $346 25 |

### Cash Expenditure.

| | |
|---|---|
| Salary | $12 00 |
| Funeral Benefits | 375 00 |
| Sick Benefits | 312 00 |
| Total | $699 00 |

## GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Yonge and Melinda Streets.*

Organized 31st March, 1885 ; incorporated 10th April, 1896.

The Executive Officers of the Society at 31st December, 1900, were as follows :

J. A. Masterson, President ..... Toronto.
W. Denning, Vice-President ..... Toronto.
T. Jeffrey, Secretary-Treasurer ..... Toronto.
A. Thomson, W. Emmerton, W. Beer, J. D. Hayes, } Trustees ..... Toronto.

### FUNERAL BENEFITS

Funeral Benefits are undertaken by the Society, with a total membership of 71.

No members died during 1900

Total cash standing to the credit of Funeral Benefit Fund at 31st December, 1900, $648.77

### SICK BENEFITS

Number of members who received Sick Benefits in 1900, 9.

The total amount of benefits paid in 1900 was $85.00.

Number of weeks' sickness experienced in 1900, 17.

The total amount paid for medical fees was *nil.*

### ASSETS.

Actual amount of cash on hand 31st December, $648.77.

### LIABILITIES—None.

### MISCELLANEOUS

Assessments for the purposes of life insurance are made weekly.

The Society's accounts were audited March 28th, 1900.

The following books of account are kept: Weekly dues book, yearly dues book, day book.

The names and post office addresses of the auditors for 1900 were J. Horner, E. M. Meehan, *The Globe*

During 1900 no changes were made in the Constitution and Rules in relation to sick or funeral benefits.

Amount of Bond of Secretary-Treasurer, $300 00.

### CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $578 68 | |
| Cash received during 1900 from : | | |
| Initiation fees | | $ 1 50 |
| Dues | | 88 10 |
| Interest and dividends | | 149 49 |
| Total | | $239 09 |

### CASH EXPENDITURE

Cash paid during 1900 for :

*Expenses of Management.*

| | |
|---|---|
| Registration fee | $3 00 |
| Rent, light, heat and taxes | 2 00 |
| Managing officers' salaries, etc. | 75 00 |
| Premiums for guarantee of Lodge Officers | 3 00 |
| Postage, etc. | 1 00 |
| Total expenses of management | $84 00 |

*Miscellaneous Expenditure.*

| | |
|---|---|
| Sick benefits | 85 00 |
| Grand totals | $169 00 |

## METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, 29-33 Richmond Street West, Toronto.*

Organized 8th November, 1894; incorporated 11th February, 1895.

The Executive Officers of the Society at 31st December, 1900, were as follows:

W. L. Cuttell, President ..... Toronto.
E Randall, Vice-President ..... Toronto.
H. Balson, Secretary-Treasurer ..... Toronto.

### FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 137.
One member of the Society died during 1900
Amount of Funeral Benefits paid in 1900, $50.00.

### SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits during 1900, 22.
Amount of benefits paid in 1900, $321 90
Number of weeks' sickness experienced in 1900, 97.
Balance to credit of fund, $386.08.

### ASSETS

| | |
|---|---|
| Cash in hands of Secretary-Treasurer | $ 20 73 |
| Cash in Imperial Bank | 365 35 |
| Total | $386 08 |

### LIABILITIES.—None.

### MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1900.
The accounts of the Society were audited December 31st, 1900.
The books of account kept by the Society are: Cash book and record book.
Names and addresses of Auditors of accounts for 1900, W. J. Sheahan and S. J. White, Toronto.
Assessments are made weekly and are payable each Saturday.
No changes were, during 1900, made in the Constitution and Rules in relation to insurance certificates.

### CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $351 58 | |
| Dues | | $131 65 |
| Interest | | 10 05 |
| Total receipts | | $441 70 |

### CASH EXPENDITURES.

(*a*) *Expenses of Management.*

| | |
|---|---|
| Registration fee | $ 3 00 |
| Supplies bought | 0 60 |
| Salaries | 26 00 |
| Printing, etc | 2 25 |
| Total expenses of management | $31 85 |

(*b*) *Miscellaneous Expenditure.*

| | |
|---|---|
| Funeral benefits | 50 00 |
| Sick benefits | 321 90 |
| Rebate to members | 3 45 |
| Total expenditure | $407 20 |

## BRICKLAYERS' AND MASONS' UNION NO. 1 OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, King Street, Hamilton.*

Organized 9th February, 1881, and incorporated in Ontario 24th July, 1894.

The Executive Officers of the Society at the 31st December, 1900, were as follows :

John Seaman, President ..... Hamilton.
W. J. Whitelock, Rec. and Cor. Secretary ..... Hamilton.
Henry Robinson, Treasurer ..... Hamilton.

### FUNERAL BENEFITS

Funeral Benefits are undertaken by the Society, the membership of which at 31st December, 1900, was 126
Number of members of the Society who died during 1900, 1.
Amount of benefits paid in respect of deceased member, $100.00.

### SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Total amount of benefits paid in 1900 $118.00.
Number of weeks' sickness experienced in 1900, 59.
Number of members who received Sick Benefits in 1900, 12.

### ASSETS.

| | |
|---|---|
| Cash on hand | $270 56 |

### LIABILITIES.—None.

### MISCELLANEOUS.

The Society's books were audited during 1900 in the months of January and July.
Names and addresses of Auditors for 1900 were as follows : J. G Muir, John Miller, and G. Berry.

### CASH RECEIPTS.

| | | |
|---|---|---|
| Cash Balance from 1899 (not extended) | $363 85 | |
| Cash received during 1900 from : | | |
| All sources | | $842 74 |
| Total receipts | | $842 74 |

### CASH EXPENDITURE.

Cash paid during 1900 for :

| | |
|---|---|
| Registration fee | $ 3 00 |
| Rent, light, heat and taxes | 315 23 |
| Managing officers' salaries, and auditors fees | 78 00 |
| Sick benefits | 118 00 |
| Other expenses | 421 80 |
| Total expenses of management | $936 03 |

## UNION No. 27 (TORONTO, ONT.) OF THE CIGARMAKERS' INTERNATIONAL UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, 16 Vine Street, Toronto, Ont.*

Organized 27th May, 1869, and incorporated in Ontario 4th July, 1894

The Executive Officers of the Society at the 31st December, 1900, were as follows :

P. Farley, President ..... Toronto.
J. Pamphilon, Financial Secretary ..... Toronto.
F. Siddall, Treasurer ..... Toronto.
R. Haverstock, Recording Secretary ..... Toronto.

### FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 161.

Number of members of the Society who died during 1900, 6.

Total amount of funeral benefits paid during 1900, $1,650.00.

### SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1900, 39, amounting to $808 90.

Number of weeks' sickness experienced during 1900, 161 6/7.

### ASSETS

| | |
|---|---|
| Cash on deposit to Society's credit, not drawn against, in the Home Savings and Loan Co. | $45 17 |
| Cash on hand | 62 53 |
| Total | $107 70 |

### LIABILITIES.

| | |
|---|---|
| Amount of claims admitted by the Society | $50 00 |

### MISCELLANEOUS.

The books and accounts were audited monthly during 1900.

Names of auditors: D Kennedy. J. Siddlers and D. Ashwood, all of Toronto.

### Cash Receipts.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $1,039 80 | |
| Cash received during 1900 from: | | |
| Initiation fees | | $ 98 00 |
| Dues | | 2,639 50 |
| Assessments | | 153 25 |
| Fines | | 24 60 |
| Loans collected | | 187 20 |
| Supplies sold | | 10 |
| Interest and dividends | | 28 85 |
| Total receipts | | $4 171 30 |

### Cash Expenditure.

Cash paid during 1900 for:

*(a) Expenses of Management.*

| | |
|---|---|
| Per capita tax or levies for management | $ 15 60 |
| Registration fee | 3 00 |
| Supplies | 1 90 |
| Rent, fuel, light and taxes | 90 00 |
| Salaries, officers' and auditors' fees | 457 43 |
| Printing, stationery and advertising | 160 48 |
| Postage, telegrams and express | 12 19 |
| Total expense of management | $740 60 |

*(b) Miscellaneous Expenditure.*

| | |
|---|---|
| Per capita tax other than for management | $ 152 00 |
| Funeral benefits | 1,650 00 |
| Loans to travelling members | 338 00 |
| Distressed members | 374 10 |
| Sick benefits | 808 90 |
| Total expenditure | $4,063 60 |

## UNION No. 55 (HAMILTON, ONT.) OF THE CIGARMAKERS INTERNATIONAL UNION OF AMERICA (Certificate 251)

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1900.

*Head Office for Ontario, Hamilton, Ont.*

The Executive Officers of the Society at 31st December, 1900, were as follows:

A. L. France, President..... Hamilton.
Thomas O'Dowd, Financial Secretary..... "
M. J. Rubery, Treasurer..... "

### FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Union; membership not stated.
Number of members who died in 1900, 2.
Funeral Benefits paid in respect of deceased members, $900.00.

### SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members of the Society who received Sick Benefits during 1900, 15.
Total amount of Sick Benefits paid during 1900, $390 00.
Number of weeks' sickness experienced in 1900, 78
Amount of cash to credit of fund at 31st December, 1900, $1,054 27.

### ASSETS.

To credit of Sick Benefit Fund, $1 054 27.

### LIABILITIES—None.

### MISCELLANEOUS.

The Society's accounts were audited at the end of each month during 1900.
The books kept are day book and ledger.
Names and post office addresses of the Auditors for 1900:—D. J. Walsh, A. Lafrance, and Samuel Wyrtz, Hamilton.

### CASH RECEIPTS

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $ 972 65 | |
| Received during 1900 from; | | |
| Initiation fees | $ 53 00 | |
| Dues | 1 837 65 | |
| Assessments | 120 25 | |
| Fines | 17 10 | |
| Loans collected | 230 90 | |
| Total receipts | | $2,258 90 |

### CASH EXPENDITURE.

Cash paid for:

*(a) Expenses of Management.*

| | |
|---|---|
| Supplies bought | $ 20 46 |
| Per Capita Tax | 200 00 |
| Managing officers' salaries and officers' and auditors' fees | 268 73 |
| Rent | 36 25 |
| Loans | 81 70 |
| Postage | 18 35 |
| Clerk hire | 7 98 |
| Total expenses of management | $633 47 |

*(b) Miscellaneous Expenditure.*

| | |
|---|---|
| Per capita tax | $ 123 95 |
| Funeral benefits | 900 00 |
| Sick benefits | 390 00 |
| Out of work benefits | 21 00 |
| Duty | 1 07 |
| Assistance to other unions | 119 25 |
| Total expenditure | $2,188 74 |

## UNION No. 59 (BRANTFORD) OF THE CIGARMAKERS INTERNATIONAL UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Greenwich Street, Brantford.*

Organized 15th March, 1886, and incorporated 6th April, 1895.

The Executive Officers of the Society at the 31st December, 1900, were as follows:

W. H. Crawford, President.....Brantford.
John Haskett, Treasurer..... "
F. Mather, Secretary..... "

### FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. No members died during 1900 and amount of benefits paid was nil.

### SICK BENEFITS.

Number of members who received sick benefits during 1900, 3.
Total amount of benefits paid in 1900, $66.37
Number of week's sickness experienced in 1900, 15 2/7.

### ASSETS.

| | |
|---|---|
| Cash on hand 31st December, 1900 | $ 14 09 |
| Cash on deposit in Royal Loan and Savings Co. Bank | 161 72 |
| Total | $ 175 81 |

### LIABILITIES.—None.

### MISCELLANEOUS.

No regular assessments are made.

The Society's accounts for 1900 were audited monthly.

The following books of record and account are kept: Day book, ledger, membership books, registration book.

The names and post office addresses of the auditors for 1900: Thos. Mense, A. Crandall, F. Wisson.

No changes were made in 1900 in the organization or management of the Society or in relation to benefits.

### CASH RECEIPTS

| | | |
|---|---|---|
| Cash balance from 1899 (not extended | $154 45 | |
| Initiation fees | | $ 17 50 |
| Dues | | 246 90 |
| Assessments | | 43 20 |
| Fines | | 7 50 |
| Interest and dividends | | 4 00 |
| All other sources | | 33 25 |
| Total receipts | | $352 35 |

### CASH EXPENDITURE.

*Expenses of Management.*

| | |
|---|---|
| Cash paid during 1900: | |
| Registration fee | $ 3 00 |
| Per capita tax or levies of management | 3 12 |
| Supplies bought | 1 50 |
| Rent, light, heat and taxes | 17 25 |
| Managing officers' salaries, auditors' fees | 31 04 |
| Printing, stationery and advertising | 42 30 |
| Postage, telegrams and express | 8 12 |
| Other expenditure | 5 89 |
| | $112 22 |

*Miscellaneous Expenditure.*

| | |
|---|---|
| Sick benefits | $ 66 37 |
| All other expenditure | 152 40 |
| Grand totals | $330 99 |

## THE MASSEY HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, 923 King Street West Toronto.*

Organized June, 1883, incorporated in Ontario, 7th March, 1894.

The Executive Officers of the Society at 31st December, 1900, were as follows:

Chas. Porter, President.....Toronto.
Thos. Derose, 1st Vice-President.....Toronto.
James Wilkie, 2nd Vice-President.....Toronto.
L Martin, Secretary.....Toronto.
A. Chisholm, Treasurer.....Toronto.

### FUNERAL BENEFITS.

The Society undertakes Funeral Benefits
The total membership was, at 31st December, 1900, 920.
Number of members who died during 1900 7.
Total amount of Funeral Benefits paid in 1900 in respect of deceased members, $360.00.
Number of members' wives who died in 1900, 3.
Amount of Funeral Benefits paid in 1900 in respect of deceased wives, $90 00.
Funeral and Sick Benefits are paid out of the General Fund.
Amount at the credit of the General Fund at 31st December, 1900, $15.58.

### SICK BENEFITS.

The Society undertakes Sick Benefits
Number of members who received Sick Benefits during 1900, 365.
Total amount of Sick Benefits paid in 1900, $2,847 90.
Number of weeks' sickness experienced in 1900, 993.
Nothing was paid out for medical attendance during 1900.

### ASSETS.

| | |
|---|---|
| Actual cash on hand | $14 49 |
| Dominion Bank, Toronto | 1 09 |
| Total assets | $15 58 |

### LIABILITIES.—None.

### MISCELLANEOUS.

No changes were made in 1900 in the organization or management.
Assessments were made every four weeks, while the funds are under $600.
Thirteen assessments were made during 1900.
The accounts were audited July, 1900, January, 1901.
The following books are kept: Cash book, ledger and minute book.
The names and post office addresses of the Auditors for 1900 were: George Wallis and Albert Johnston, Toronto.

### CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $194.03 | |
| Cash received during 1900: | | |
| Assessments | | $3,141 45 |
| Tickets for concert | | 49 00 |
| Total | | $3 190 45 |

### CASH EXPENDITURE.

| | |
|---|---|
| Cash paid during 1900 for: | |
| Law costs, affirmation fee | $ 1 00 |
| Registration fee (renewal) | 10 00 |
| Secretary's salary | 60 00 |
| Expenses of management | $71 00 |
| *Miscellaneous Expenditure.* | |
| Funeral Benefits | 450 00 |
| Sick Benefits | 2,847 90 |
| Total expenditure | $3 368 90 |

# MASSEY-HARRIS COMPANY (LIMITED) RELIEF ASSOCIATION OF THE CITY OF BRANTFORD.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Brantford, Ontario.*

Organized 13th April, 1885, and incorporated 2nd April, 1894.

The Executive Officers of the Society at the 31st December, 1900, were as follows:

John R Neilson, President ..... Brantford.
Wm. R. Snodgrass, 1st Vice-President ..... Brantford.
Charles Greiner, 2nd Vice President ..... Brantford.
Percy Gregory, Secretary ..... Brantford.
Franklin Grobb, Treasurer ..... Brantford.

## FUNERAL BENEFITS.

The Society undertakes Funeral Benefits.
The total membership at 31st December, 1900, was 547.
Number of members of the Society who died in 1900. 3.
Funeral Benefits were paid in 1900 amounting to $144 00.

## SICK BENEFITS.

The Society undertakes Sick Benefits.
Number of members who received Sick Benefits in 1900, 107.
Total amount of Sick Benefits paid in 1900 $1 669 60.
Number of weeks' sickness experienced in 1900, 434.
Total amount to the credit of the Sick Benefit Fund at December 31st, 1900. $84.80

## ASSETS.

| | |
|---|---|
| Cash value of bonds | $500 00 |
| " deposited in Standard Bank, Brantford | 84 80 |
| Other assets | 15 00 |
| Total assets | $599 80 |

## LIABILITIES —None.

## MISCELLANEOUS.

Fifteen assessments were made in 1900 for the purpose of Funeral and Sick Benefits, payable every four weeks. Two extra assessments were made

The Society's accounts for 1900 were audited January 15 h, 1901.

The following books of record and account are kept: Minute book, roll book and cash book.

The names and post office addresses of the auditors for 1900 were as follows: Frank House and Charles Dennison, Brantford.

No changes were made in 1900 in the Constitution and Rules of the Society in relation to benefits.

### Cash Receipts.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $ 50.10 | |
| Cash received during 1900 from : | | |
| Assessments | | $ 1,871 35 |
| Interest | | 17 50 |
| Proceeds from excursion and M. H. bicycle club | | 14 35 |
| Total receipts | | $ 1,903 20 |

### Cash Expenditure.

*Expenses of Management.*

| | |
|---|---|
| Law costs (affidavits) | $ 50 |
| Registration fee | 10 00 |
| Officers' and auditors' fees | 40 00 |
| Printing, stationery, etc | 4 60 |
| Postage | 40 |
| Total expenses of management | $ 54 90 |

*Miscellaneous Expenditure.*

| | |
|---|---|
| Funeral benefits | $ 144 00 |
| Sick benefits | 1,669 60 |
| Total expenditure | $ 1 868 50 |

## POSTAL BENEFIT ASSOCIATION OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Post Office, Toronto.*

Organized 8th of June, 1891; incorporated in Ontario, 17th November, 1894.

The Executive Officers of the Society at the 31st December, 1900, were as follows:

| | |
|---|---|
| W. E. Lemon, President | Toronto. |
| H. S. Allen, Treasurer | Toronto. |
| T. D. Gould, Secretary | Toronto. |
| J. Callahan, J. Rutherford, W. H. Canniff, M. E. Hynes, Executive Committee | Toronto |

### FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 62.
No members of the Society died in 1900.
Total amount of funeral benefits paid in 1900, nil.
Cash in funeral benefit fund 31st December, 1900, $323.75.

### SICK BENEFITS —None.

### ASSETS.

| | | |
|---|---|---|
| Cash on deposit in Imperial Bank | $ | 343 99 |
| Dues and assessments due and unpaid | | 13 50 |
| Total | $ | 357 49 |

### LIABILITIES —None.

### MISCELLANEOUS.

Assessments are made once a month until the funds amount to $300.00.
No assessments were made during 1900.
The Society's accounts were duly audited on February 21st, 1901.
Books of record and account, kept for purposes of insurance certificates, are as follows: Cash book, minute book, Treasurer's, members' signatures and by-laws.
Names and post office addresses of Auditors for 1900. J. S. Boddy and C. E. Swait, Toronto.
No changes were made in relation to insurance certificates during 1900.

### CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $ 309.65 | |
| Cash received during 1900 from: | | |
| Initiation fees | $ | 2 00 |
| Assessments | | 26 50 |
| Interest | | 8 79 |
| Supplies sold | | 05 |
| Total | $ | 37 34 |

### CASH EXPENDITURE.

Cash paid during 1900 for:

*(a) Expenses of Management.*

| | | |
|---|---|---|
| Registration fee | $ | 3 00 |
| Total expenses of management | $ | 3 00 |

*(b) Miscellaneous Expenditure.*—Nil.

## VICTORIA LODGE OF GOOD SAMARITANS AND DAUGHTERS OF SAMARIA, HAMILTON, ONT.

Corporate Name: "Victoria Lodge, No. 7, I O. G. S & D. of S."

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900

*Head Office, James Street N., Hamilton.*

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Organized 12th October, 1862; incorporated in Ontario 17th March, 1896.

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The Executive Officers of the Society at the 31st of December, 1900, were as follows:

Annie Lewis, Presiding Daughter.....Hamilton.
Mary Hawkins, Treasurer.....Hamilton.
Annie Gwyder, Secretary.....Hamilton.

FUNERAL BENEFITS.—No information.

SICK BENEFITS.—No information.

ASSETS.—$337.75.

LIABILITIES.—No information.

CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $469.00 | |
| Dues | | 76 55 |
| Total receipts | | $76 55 |

CASH EXPENDITURE.

Cash paid during 1900, for:

(*a*) *Expenses of Management.*

| | |
|---|---|
| Registration fee | $3 00 |
| Rent, light, heat and taxes | 24 00 |
| Travelling expenses | 3 75 |
| Managing Officers' fees | 3 00 |
| | $33 75 |

(*b*) *Miscellaneous Expenditure.*

| | |
|---|---|
| Per capita tax or levies other than for management | 6 05 |
| Sick benefits | 68 00 |
| Total expenditure | $107 80 |

## GENDRON MANUFACTURING COMPANY'S EMPLOYEES BENEFIT SOCIETY

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, 137 Duchess Street, Toronto, Ont.*

Organized 5th May, 1890; incorporated 24th July, 1894.

The Executive Officers of the Society at 31st December, 1900, were as follows:

James Daughan, President ..... Toronto.
John J Moran, Secretary ..... Toronto.
J. J. Brady, Treasurer ..... Toronto

### FUNERAL BENEFITS

Funeral benefits are undertaken by the Society, with the total membership of 145.
Number of members who died during 1900, 1
Amount paid for funeral benefits during 1900, $25 00
Total amount to credit of the Fund, $25 00

### SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1900. 45
Amount paid for sick benefits during 1900, $498 10.
Number of weeks' sickness experienced in 1900 147.
Amount paid for medical attendance, $53 75
Total amount to credit of Sick Benefit Fund, $107.80.

### ASSETS.

| | |
|---|---|
| Sick and Funeral Funds | $132 80 |
| Total | $132 80 |

### LIABILITIES—None.

### MISCELLANEOUS

Assessments are made as often as necessary to keep $200 in hand.
Fifty-two such assessments were made during 1900, payable weekly.
The Society's accounts were audited during May 1st and November 1st, 1900
Names and addresses of the Auditors of accounts for 1900: James Daughan and Milton Green, Toronto

### CASH RECEIPTS

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $135.95 | |
| Cash received during 1900: | | |
| Dues | | $609 20 |
| Total receipts | | $609 20 |

### CASH EXPENDITURE.

Cash paid during 1900 for:

*(a) Expenses of Management.*

| | |
|---|---|
| Registration fee | $3 00 |
| Salaries of officers | 22 00 |
| Law costs | 50 |
| Printing, etc | 9 75 |
| Total expenses of management | $55 25 |

*(b) Miscellaneous Expenditure.*

| | |
|---|---|
| Funeral benefits | 25 00 |
| Sick benefits | 498 10 |
| Medical attendance | 53 75 |
| Refund | 25 |
| Total expenditure | $612 35 |

## THE DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, 48 Yonge Street, Toronto, Ont.*

Organized 30th November, 1890, and incorporated in Ontario 6th December, 1893.

The Executive Officers of the Society at 31st December, 1900, were as follows:
F. W. Branscombe, President, Dominion Express.....Toronto.
John Blackhall, Secretary-Treasurer.....Toronto.

### SICK BENEFITS.

Sick Benefits are undertaken by the Association. Membership 202
Number of members who received Sick Benefits in 1900, 45.
Total amount of Sick Benefits paid in 1900, $1,050 20.
Number of weeks' sickness experienced during 1900, 175.
Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, $1,209.86.

### ASSETS.

| | |
|---|---|
| Cash in Canadian Bank of Commerce | $1,209 86 |
| Total assets | $1 209 86 |

### LIABILITIES

| | |
|---|---|
| Unpresented cheque | $6 85 |
| Total liabilities | $6 85 |

### MISCELLANEOUS

Assessments are made for the purpose of life insurance or benefit certificates monthly.
Twelve such assessments were made during the year 1900
The Society's books were duly audited on January 13th, 1900, and January 4th, 1901.
The following books of record and account are kept for the purposes of Sick Benefits: Ledger, index book and bank book.
The names and post office addresses of the Auditors for 1900 were as follows: D. Barron, W. C. Jex, Toronto.
Amount of bond of Secretary-Treasurer, $500.

### CASH RECEIPTS

| | | |
|---|---|---|
| Amount of cash on hand 31st December, 1899 | $1,132 01 | |
| Cash received during 1900 from: | | |
| Dues | | $1,171 00 |
| Interest and dividends | | 24 48 |
| Total receipts | | $1,195 48 |

### CASH EXPENDITURE

Cash paid during 1900 for:

*(a) Expenses of Management.*

| | |
|---|---|
| Registration | $ 3 00 |
| Salaries, officers' and auditors' fees | 25 00 |
| Printing, stationery and advertising | 14 60 |
| Guarantee for Secretary-Treasurer | 5 00 |
| Dues returned | 1 00 |
| Total expenses of management | $48 60 |

*(b) Miscellaneous Expenditure.*

| | |
|---|---|
| Sick benefits | 1 050 20 |
| Cheques drawn in 1899, paid in 1900 | 18 83 |
| Total expenditure | $1 117 63 |

## COBBAN MANUFACTURING COMPANY'S EMPLOYEE'S MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Toronto.*

Organized 19th January, 1889 ; incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1900, were as follows :

G. Scully, President ..... Toronto.
F. Fooze, Vice-President ..... Toronto.
D. Rae, Secretary ..... Toronto.
N. Hyland, Treasurer ..... Toronto.

### FUNERAL BENEFITS

Funeral benefits are undertaken by the Society, total membership at 31st December, 1900, 111.

Number of members who died during 1900, 1.
Amount of funeral benefits paid during 1900, $30.00.

### SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1900, 25.
Amount paid for sick benefits during 1900, $201.00.
Number of weeks' sickness experienced in 1900, 58.
Total amount of cash standing to credit of Sick Benefit Fund, $100 00.

### ASSETS

| | |
|---|---|
| Cash on deposit in Home Savings and Loan Company, Toronto ..... | $100 91 |
| Interest due and accrued ..... | 2 09 |
| Total assets ..... | $103 00 |

### LIABILITIES —None.

### MISCELLANEOUS.

Assessments are made monthly.
Society's books were duly audited on December 20th, 1900.
Twelve assessments were made in 1900, payable second Tuesday each month.
The books of record kept are cash book and ledger.
Names and addresses of Auditors for 1900 were as follows : W. Moore, F. Butt, and W. Faulkner.

### CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) ..... | $100 91 | |
| Cash receipts for 1900 : (Application fees, dues, initiation and assessment fees) ..... | | $354 00 |
| Interest ..... | | 2 09 |
| Total ..... | | $356 09 |

### CASH EXPENDITURE.

*(a) Expenses of Management.*

| | |
|---|---|
| Salaries, officers' and auditors' fees ..... | $15 00 |
| Registration fee ..... | 3 00 |
| Total expenses of management ..... | $18 00 |

*(b) Miscellaneous Expenditure.*

| | |
|---|---|
| Funeral benefits ..... | $30 00 |
| Sick benefits ..... | 201 00 |
| Divided as dividends ..... | 108 00 |
| Total expenditure ..... | $357 00 |

## THE HEINTZMAN AND COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

(Returns Book 524).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, 117 King Street West, Toronto, Ontario.*

Organized and incorporated 19th December, 1885.

The Executive Officers of the Society at 31st December, 1900, were as follows:

C. Johnston, President ..... Toronto.
W. Thomas, Vice-President ..... Toronto.
Wm. Ray, Treasurer ..... Toronto.
A. Linton, Secretary ..... Toronto.

DIRECTORS.

R. Barbridge ..... Toronto.
G Grundler ..... Toronto.
F Campbell ..... Toronto.
H. Libby ..... Toronto.
J. O. Tool ..... Toronto.
J. Chubb ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.
Total membership at 31st December, 1900, 175
No members died in 1900.
No Funeral Benefits were paid in 1900.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members of the Society who received Sick Benefits during 1900, 33.
Amount of Sick Benefits paid during 1900. $811 38.
Number of weeks sickness experienced in 1900, 172.
Total amount to credit of General Fund, from which all claims are paid, $114 46.

ASSETS.

| | |
|---|---|
| Balance to credit of Sick and Funeral Funds ..... | $114 46 |

MISCELLANEOUS.

Dues are collected monthly.
The Society's accounts for 1900 were audited on the 30th January, 1901.
Names and addresses of the Auditors of accounts for 1900, W. H. May, Toronto.
No changes were made during 1900 in the organization and management or in the Constitution and Rules of the Society in relation to benefits.

CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) ..... | $155 46 | |
| Cash received during 1900: | | |
| Assessments ..... | | $798 30 |
| Total receipts ..... | | $798 30 |

CASH EXPENDITURE.

Cash paid during 1900 for.

(*a*) *Expenses of Management.*

| | |
|---|---|
| Registration fee ..... | $ 3 00 |
| Salaries, officers' and auditors' fees ..... | 25 00 |
| Total expenses of management ..... | $28 00 |

(*b*) *Miscellaneous Expenditure.*

| | |
|---|---|
| Sick benefits ..... | $811 30 |
| Total expenditure ..... | $839 30 |

## THE ST. LAWRENCE FOUNDRY COMPANY EMPLOYEES' MUTUAL BENEFIT SOCIETY.

(Certificate No 309).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office 35 Berkeley St., Toronto.*

Organized 2nd day of July, 1890; incorporated in Ontario 10th day of March, 1897.

The Executive Officers of the Society at the 31st December, 1900, were as follows:

Thos. J Sedgewick, President ..... Toronto.
Miss N. Christie, Secretary-Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 103.
Two members died during 1900 and funeral benefits were paid amounting to $52 50.

SICK BENEFITS.

Forty-two members received sick benefits during 1900.
Total amount of sick benefits paid during 1900 $672.85
Number of weeks' sickness experienced during 1900, 166
Amount paid for medical attendance during 1900, $209 00.
Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1900, $126 44.

ASSETS.

| | |
|---|---|
| Actual cash on hand 31st December, 1900 ..... | $126 44 |

LIABILITIES.—None.

MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1900.
The books of the Society were duly audited Dec. 31st, 1900
The following books of record are kept: Secretary's Cash Book, Treasurer's Cash Book

CASH RECEIPTS

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) ..... | $94 26 | |
| Cash received during 1900 from: | | |
| Dues ..... | | $886 71 |
| Donation from Canada Foundry Co ..... | | 125 00 |
| Interest ..... | | 2 75 |
| Total ..... | | $1,014 46 |

CASH EXPENDITURE.

| | |
|---|---|
| Cash paid during 1900 for: | |
| Registration fee ..... | $ 3 00 |
| Postage ..... | 18 |
| Officers' salaries, etc ..... | 20 00 |
| Expenses of management ..... | $23 18 |
| *Miscellaneous Expenditure.* | |
| Funeral Benefits ..... | $ 52 50 |
| Sick Benefits ..... | 672 85 |
| Medical attendance ..... | 209 00 |
| Other expenditure (detailed in memo) ..... | 24 75 |
| Grand totals ..... | $982 28 |

## THE ANDERSON FURNITURE COMPANY (LIMITED), EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Woodstock, Ont.*

Organized 1895; incorporated 29th January, 1896.

The Executive Officers of the Society at the 31st December, 1900, were as follows:

F. G. Lovett, President ..... Woodstock.
Benj. Hobson, Vice-President ..... "
Thomas Milburn, Secretary ..... "
T. J. McBeath, Treasurer ..... "

### FUNERAL BENEFITS.

Funeral Benefits have been discontinued by the Society, the membership of which, at 31st December, 1900, was 301.

### SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Sixty-nine members received Sick Benefits during 1900, amounting to $786.63.
Number of weeks' sickness experienced during 1900, 285.
Amount paid for medical attendance, $325 75.

### ASSETS.

| | |
|---|---|
| Cash on deposit to Society's credit not drawn against, in the Canadian Bank of Commerce, Woodstock | $ 34 13 |
| Total | $ 34 13 |

### LIABILITIES.—None.

### MISCELLANEOUS.

Books kept by the Society: Cash Book, minute book and members' roll.
The books of the Society were audited on July 5th, 1900, and 3rd January, 1901.
Names of Auditors: Jos. W. Whealey, F. R. Reed.

### RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $230 69 | |
| Assessments | | $ 1,017 52 |
| Total | | $ 1,017 25 |

### CASH EXPENDITURE

| | |
|---|---|
| Law costs | $ 1 00 |
| Registration fee | 3 00 |
| Expenses of annual meeting | 5 05 |
| Supplies bought | 1 25 |
| Salary of Secretary | 20 00 |
| Rent | 3 00 |
| Total management expenses | $ 33 30 |
| Sick Benefits | 786 63 |
| Medical attendance | 325 75 |
| Gratuities to members | 65 00 |
| Refund to employees | 3 40 |
| Total expenditure | $ 1,214 08 |

## H. M. ARMY AND NAVY VETERANS' SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Foresters' Hall, St. James St. N., Hamilton, Ont.*

Organized 5th October, 1889, and incorporated 4th January, 1897.

The Executive Officers of the Society at the 31st December, 1900, were as follows:

John Dow, President ..... Hamilton
John Skerritt, Treasurer ..... "
John Gardner, Secretary ..... "

### FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.
Total membership at 31st December, 1900, 80.
Two members died during 1900, and $160 were paid as Funeral Benefits.
Total cash standing to credit of Funeral Benefit Fund at December 31st, 1900, $681.63

### SICK BENEFITS.—None.

### ASSETS.

| | |
|---|---|
| Cash on hand | $ 11 39 |
| Cash deposited in Bank | 670 24 |
| Total assets | $ 681 63 |

### LIABILITIES.—None.

### MISCELLANEOUS.

The Society's accounts were duly audited on June 26th, 1900.
Names and post office addresses of the Auditors for 1900: Thos. Legge, Hamilton; Arthur Blakemore, Hamilton.

### RECEIPTS

| | | |
|---|---|---|
| Cash balance from 1900 (not extended) | $625 95 | |
| Initiation receipts | | $ 14 00 |
| Dues | | 346 65 |
| All other sources detailed in memo | | 32 09 |
| Total receipts | | $ 392 74 |

### CASH EXPENDITURE.

| | |
|---|---|
| Registration fee | $ 3 00 |
| Supplies bought | 10 90 |
| Travelling expenses | 1 75 |
| Salaries | 15 30 |
| Rent | 22 75 |
| Printing and postage | 11 27 |
| Other management expenses (detailed in memo) | 33 00 |
| Total management expenses | $ 97 97 |
| Funeral benefits | 160 00 |
| Medical attendance | 69 00 |
| Gratuities to distressed members | 26 09 |
| Total expenditure | $ 353 06 |

## HIS MAJESTY'S ARMY AND NAVY VETERANS SOCIETY (TORONTO).

(File p 35.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1900.

*Head Office, 134 Leslie Street, Toronto.*

Organized 9th August, 1887; incorporated in Ontario 25th January, 1888.

The Executive Officers of the Society at the 31st December, 1900, were as follows:

W. J Gibbs, President ..... Toronto.
Charles Flight, Vice President ..... Toronto.
Harry Roland, Secretary ..... Toronto.
Samuel Griggs, Treasurer ..... Toronto.
Thomas Tyler, W. R Simmons, G. Pearse, } Trustees ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society
Total membership at the 31st December, 1900, 181.
Number of members who died during 1900, 4.
Amount paid for funeral benefits, $150

ASSETS

| | |
|---|---|
| Cash value of Real Estate | $ 559 00 |
| Cash on hand | 7 90 |
| Cash on deposit to the Society's credit, not drawn against, in following chartered Banks: | |
| Bank of Commerce, Toronto | 2,358 56 |
| Interest due and accrued | 28 46 |
| Total assets | $2 953 92 |

LIABILITIES —None.

MISCELLANEOUS

No assessments are made, monthly payments being required.
The following books of record are kept: Minute Book, Cash Book and Ledger.
Names and addresses of auditors for 1900, were as follows: W. J Kemish, F. Robinson, Toronto.

CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $7 90 | |
| Application, initiation fees and dues | | $ 305 05 |
| Interest and dividends | | 28 46 |
| Supplies sold | | 85 |
| Total | | $334 36 |

CASH EXPENDITURE.

(*a*) *Expenses of Management.*

| | |
|---|---|
| Commission | $ 10 90 |
| Salaries, officers' and auditors' fees | 47 50 |
| Registration fee | 3 00 |
| Printing | 55 00 |
| Rent, light, etc | 37 00 |
| Postage, etc | 26 25 |
| Official Journal | 7 50 |
| Total expenses of management | $187 15 |

(*b*) *Miscellaneous Expenditure*

| | |
|---|---|
| Funeral Benefits | 150 00 |
| Gratuities to distressed members | 10 00 |
| Total expenditure | $347 15 |

## TORONTO CIVIC EMPLOYEES' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, 27 Englewood Avenue, Toronto, Ont.*

Organized 10th March, 1890; incorporated 10th July, 1893.

The Executive Officers of the Society at the 31st December, 1900, were as follows:

Thomas Dowling, President ..... Toronto.
Joseph Beare, Treasurer ..... Toronto.
Samuel Deans, Secretary ..... Toronto.
Ed. Williams, Vice President ..... Toronto.

### FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a membership of 81.
Number of members who died during 1900, 1.
Amount of Funeral Benefits paid during 1900, $25.
Total cash standing to credit of Funeral Fund, $113 88.

### SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits in 1900, 30.
Amount of Benefits paid in 1900, $418 50.
Number of weeks sickness experienced in 1900, 105.
Amount paid for medical attendance, $59.10.
Total amount of cash standing to credit of fund, $1,253.62

### ASSETS

| | |
|---|---|
| Cash on hand | $ 43 72 |
| Cash on deposit in following Banks: | |
| Dominion Bank, Toronto | 526 35 |
| Bank of Commerce, Toronto | 187 77 |
| Total assets | $ 757 84 |

### LIABILITIES —No information.

### MISCELLANEOUS.

The accounts of the Society were duly audited for 1900 on Janury 7th, 1901.

Names and addresses of the Auditors for the year 1900: T. Hilton and John Jorden of Toronto.

### CASH RECEIPTS.

Cash balance from 1899 (not extended), $781.02.
Cash received during 1900 from:

| | |
|---|---|
| Initiation fees | $ 5 50 |
| Dues | 366 64 |
| All other sources | 263 90 |
| Total receipts | $636 04 |

### CASH EXPENDITURE.

Cash paid during 1900 for:

| | |
|---|---|
| Managing officers' salaries and officers' and auditors' fees | 33 60 |
| Supplies bought | 1 00 |
| Rent, etc. | 27 25 |
| Per capita tax or levies for management | 43 49 |
| Travelling expenses | 2 75 |
| Other management expenses | 74 67 |
| Total expenses of management | $182 76 |
| *(b) Miscellaneous* | |
| Funeral benefits | 25 00 |
| Medical attendance | 59 18 |
| Sick benefits | 418 50 |
| Total expenditure | $585 44 |

## MACDONALD MANUFACTURING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Catharine Street, Toronto, Ont.*

Organized 2nd day of January, 1898; Incorporated 6th January, 1898.

The Executive Officers of the Society at the 31st December, 1900, were as follows:

H. E. Austin, President.....Toronto.
Joseph Green, Treasurer..... "
W. S. Bateman, Secretary..... "

### FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 125.
Number of members who died during 1900, 2.
Amount of funeral benefits paid in respect ot deceased members during 1900, $25.00.
Number of members' wives who died during 1900, 1.
Amount standing to credit of Sick and Funeral Fund, $4.39.

### SICK BENEFITS

Number of members who received Sick Benefits during 1900, 42.
Total amount of Sick Benefits paid during 1900, $426.81.
Number of weeks' sickness experienced during 1900, 132.
Amount paid for medical attendance during 1900, $133.50.

### MISCELLANEOUS.

Assessments for purposes of benefits are made monthly.
The Society's accounts were audited in June and December, 1900.
The books of record kept are Journal and Bank book.
The Auditors for 1900 were Geo. Coveney and O. Legge.
Certain changes were made in the Constitution in relation to benefits, copies of such changes being duly filed.

### ASSETS.

| | |
|---|---|
| Actual cash on hand 31st December, 1900..... | $ 4 39 |

### LIABILITIES.

| | |
|---|---|
| Amount of all liabilities..... | $12 50 |

### CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended)..... | $81 22 | |
| Dues and assessments..... | | 505 18 |
| Total receipts ..... | | $505 18 |

### CASH EXPENDITURE.

Cash paid during 1900 for:

*(a) Expenses of Management.*

| | |
|---|---|
| Registration..... | $ 3 00 |
| Salaries, officers' and auditors' fees..... | 27 20 |
| Supplies bought ..... | 50 |
| Expenses detailed in memo ..... | 3 00 |
| Total expenses of management..... ..... | $33 70 |

*(b) Miscellaneous Expenditure.*

| | |
|---|---|
| Funeral benefits ..... | $ 25 00 |
| Sick benefits ..... | 426 81 |
| Medical attendance..... | 133 50 |
| Total expenditure..... | $619 01 |

## THE ONTARIO BENEFIT SOCIETY

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Toronto, Ont.*

Organized 31st May, 1898; Incorporated 31st May, 1898

The Executive Officers of the Society at the 31st December, 1900, were as follows:

Fred. W. Unitt, Grand President.....Toronto,
Wm. J. Graves, Grand Vice President..... "
W. S. Harrison, Grand Secretary-Treasurer..... "
R. C. Graves, Superintendent..... "

### FUNERAL BENEFITS

Funeral Benefits are undertaken by the Society, the membership of which is 202.
No members of the Society died during 1900.
Total cash standing to credit of Funeral Benefit Fund at 31st December, 1900, $63 13.

### SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits during 1900, 50.
Amount paid for Sick Benefits during 1900, $507 37.
Number of weeks' sickness experienced during 1900 155.
Amount paid for medical attendance during 1900, $73.98.
Cash on hand in Sick Benefit Fund at 31st December, 1900, $260.10.

### ASSETS.

| | |
|---|---|
| Cash on hand | $561 15 |
| Assessments called, but not yet payable | 43 17 |
| Total assets | $604 32 |

### LIABILITIES.—None.

### MISCELLANEOUS.

No actions or proceedings were taken by or against the Society during 1900.
Assessments for purposes of benefits are made monthly.
Twelve assessments were made during 1900, payable 1st of each month.
Books kept by the Society—cash book, individual ledger and members' roll.
The books of the Society were audited on February 26th, 1901. Names of auditors: J. L. Skerrow, Jas. H. Colling, both of Toronto.
During 1900 no changes were made in the Constitution and Rules in relation to Benefits.

### RECEIPTS

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $367 07 | |
| Assessments | | $972 32 |

### CASH EXPENDITURE.

*Expenses of Management.*

| | |
|---|---|
| Commissions | $ 56 81 |
| Registration fee | 3 00 |
| Printing, stationery, etc | 77 35 |
| Salaries | 50 00 |
| Postage | 9 73 |
| Total expenses of management | $196 89 |

*Miscellaneous Expenditure.*

| | |
|---|---|
| Sick benefits | $507 37 |
| Medical attendance | 73 98 |
| Total expenditure | $778 24 |

## THE UNITED DAUGHTERS OF CHATHAM.

### Annual Statement for the Year ending 31st December, 1900.

*Head Office, 65 Princess Street, Chatham*

Organized October, 1855; incorporated in Ontario 12th October, 1898.

The Executive Officers of the Society at the 31st December, 1900, were as follows:

| | |
|---|---|
| Mary Ann Anderson, President | Chatham. |
| Adeline Lawrence, Vice-President | " |
| Mary E. Anderson, Secretary | " |
| Rebecca Venerable, Treasurer | " |

### Funeral Benefits.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1900, 45.
No members died during 1900.

### Sick Benefits.

Sick benefits are undertaken by the Society.
Four members of the Society received sick benefits during 1900.
Total amount of benefits paid in 1900, $25.75.
Number of weeks' sickness experienced in 1900, 10.
Total amount of cash standing to credit of Sick Fund, $483.64.

### Assets.

| | |
|---|---|
| Cash on deposit in Bank of Montreal at Chatham | $400 00 |
| " " Savings Bank " | 82 16 |
| " hand | 1 48 |
| | $483 64 |

### Liabilities.—None.

### Miscellaneous.

No assessments are made, monthly payments being required.
Society's books were duly audited July 9th and December 10th, 1900.
Names and addresses of Auditors for 1900 were as follows: Mary A. Anderson, Mary E. Anderson and R. Venerable.

### Cash Receipts.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $410 32 | |
| Initiation fees | | $15 50 |
| Dues | | 76 99 |
| Fines | | 4 00 |
| Interest | | 15 00 |
| Total | | $111 49 |

### Cash Expenditure.

*(a) Expenses of Management.*

| | |
|---|---|
| Registration expenses | $3 00 |
| Postage, etc | 37 |
| Total expenses of management | $3 37 |

*(b) Miscellaneous Expenditure.*

| | |
|---|---|
| Sick benefits | $25 75 |
| Total expenditure | $29 12 |

## ANCIENT ORDER OF HIBERNIANS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office Hamilton Ont.*

Organized 24th September, 1888; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1900 were as follows:

M. J. Lynch, Provincial President.....Kingston.
Thomas O'Dowd, Provincial Secretary.....Hamilton,
John McCarty, Provincial Treasurer.....St. Chtharines.

### FUNERAL BENEFITS.

Funeral Benefits are undertaken by the subordinate divisions with a membership of 890.

Number of members of the Society who died during the year 1900, 8.
The total amount of funeral benefits paid during 1900, $1,050.00.

### SICK BENEFITS.

Number of members who received sick benefits in 1900: Subordinate bodies, 75.
Total amount of sick benefits paid during 1900: Subordinate bodies, $1.125.00.
Number of weeks' sickness experienced in 1900: Subordinate bodies, 225
Amount paid for medical attendance during 1900: Subordinate bodies, $890.00
Total amount of cash standing to credit of sick benefit fund, $2,340.36.

### ASSETS.

Cash on deposit to Society's credit, not drawn against in following chartered banks:

| | |
|---|---|
| Bank of Hamilton, Hamilton | $2,340 36 |
| Ontario Bank, Kingston | 700 00 |
| Dues and assessments | 872 20 |
| Paraphernalia, furniture, library, etc | 1,700 00 |
| | $5 612 56 |

### LIABILITIES.—None.

### MISCELLANEOUS.

Assessments on account of benefit certificates are made quarterly.
Two assessments were made during the year 1900; payable Sept. 30th, and Dec. 31st.
The books and accounts were duly audited in 1900. quarterly.
The books of record and account kept by the Society are: Day Book and Ledger.
Names of Auditors for 1900: R. J. Taulty, Toronto; James McManus, St. Thomas; W. Williamson, Hamilton.
Amount of bond of Grand Secretary, $500; Grand Treasurer, $500.
During 1900, certain changes were made in the Constitution and Rules, transferring the payment of Funeral Benefits from the Subordinate Bodies to the Grand Body.

### CASH RECEIPTS.

| | |
|---|---|
| Cash balance from 1899 (not extended) | $2,941 67 |
| | Subordinate Bodies. |
| Cash received during 1900 from: | |
| Application fees | $ 150 00 |
| Initiation fees | 450 00 |
| Dues | 4 895 50 |
| Assessments | 1,100 00 |
| Interest | 240 20 |
| All other sources, as per memo | 1,196 28 |
| Total | $8,031 98 |

## Cash Expenditure.

Cash paid during 1900 for :

*(a) Expenses of Management.*

| | Grand Body. | Subordinate Bodies. |
|---|---|---|
| Registration fee | $10 00 | |
| Per capita tax or levies | ..... | $20 00 |
| Supplies bought | ..... | 108 62 |
| Rent, light, heat and taxes | ..... | 440 00 |
| Medical examiners' salary | ..... | 200 00 |
| Clerk hire | ..... | 120 00 |
| Postage, telegrams and express | ..... | 30 00 |
| Expenses of biennial meeting | ..... | 375 00 |
| Charitable donations | ..... | 223 00 |
| **Total expense of management** | $10 00 | $1 516 62 |

*(b) Miscellaneous Expenditure.*

| | | |
|---|---|---|
| Funeral benefits | ..... | 1,050 00 |
| Sick benefits | ..... | 1,125 00 |
| Medical attendance | ..... | 890 00 |
| Total | $10 00 | $4,581 62 |

## ORANGE YOUNG BRITON LODGE No. 33.

Corporate Name: "Lodge No. 33 L.O.Y.B." (Certificate No. 263.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Ottawa.*

Organized 6th March, 1873, and incorporated in Ontario 6th November, 1895.

The Executive Officers of the Society at 31st December, 1900, were as follows:

S. Crooks, Worshipful Master.....Ottawa.
G. G Shepherd, Deputy Master.....Ottawa.
W. J. Kissick, Secretary.....Ottawa.
J. R. Miller, Treasurer.....Ottawa.

### SICK BENEFITS.

Sick benefits are undertaken by the Society. Membership, 95.
Number of members of the Society who received sick benefits during 1900, 5.
Total amount of benefits paid in 1900, $27 00.
Number of weeks' sickness experienced in 1900, 9.
Total amount of cash standing to credit of Sick Fund, $221.37.

### MISCELLANEOUS.

The Society's books were audited for 1900 on March 15th, 1901.
Names and addresses of auditors for 1900 were as follows: W. H. Reilly and Geo. Evans, Ottawa.

### CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $16 78 | |
| Application fees | | $ 1 50 |
| Dues | | 127 25 |
| Initiation fees | | 2 00 |
| Supplies sold | | 8 10 |
| Concert | | 24 60 |
| Other sources | | 11 40 |
| Total receipts | | $174 85 |

### CASH EXPENDITURE

Cash paid during 1900 for:

*(a) Expenses of Management.*

| | |
|---|---|
| Per capita tax or levies for management | $18 40 |
| Registration fee | 3 00 |
| Supplies bought | 88 06 |
| Travelling expenses | 23 00 |
| Rent, light, heat and taxes | 20 00 |
| Managing officers' salaries | 50 90 |
| Printing stationery and advertising | 8 18 |
| Total expenses of management | $211 54 |

*(b) Miscellaneous Expenditure.*

| | |
|---|---|
| Sick benefits | 27 00 |
| Total expenditure | $238 54 |

# CIVIL SERVICE MUTUAL BENEFIT SOCIETY

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Government Buildings, Ottawa.*

Organized January, 1872; incorporated 11th July, 1893.

The Executive Officers of the Society at the 31st December, 1900, were as follows:

Willian Gliddon, Chairman ..... Ottawa.
A. G. Kingston, Treasurer ..... "
W. J. Lynch, Secretary ..... "

## I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for Endowment or for Sick and Funeral Benefits in force 31st December, 1900, $52,400.00.

## II. MOVEMENT IN INSURANCE CERTIFICATES

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits and Funeral Benefits.*

| | Number. | Amount. | Number. | Amount. |
|---|---|---|---|---|
| | | | | $ c. |
| Contracts in force 31st December, 1899 | | | 253 | 50,600 00 |
| Add contracts taken during 1900, new and renewed | | | 13 | 2,600 00 |
| Gross number and amount of contracts on foot at any time during 1900. | | | 266 | 53,200 00 |
| Deductions: | Number. | Amount. | | |
| | | $ c. | | |
| Contracts matured in 1900 | 1 | 200 00 | | |
| " lapsed in 1900 | 3 | 600 00 | | |
| Total deductions extended | 4 | 800 00 | 4 | 800 00 |
| Net contracts on foot 31st December, 1900 | | | 262 | 52,400 00 |

## III. AND IV. FUNERAL AND SICK BENEFITS.—None.

## V. ASSETS.

Cash in Post Office Savings Bank, Ottawa ..... $2,583 35

## VI. LIABILITIES.—No information.

## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1900: No information.

The Society's books were duly audited on 22nd January, 1901.

Names and post office addresses of the Auditors for 1900 were as follows: J. G. Foley and Richard Devlin.

## VIII. CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $1,555 99 | |
| Dues | | $ 1,446 96 |
| Interest and dividends | | 40 28 |
| Total receipts | | $1,487 24 |

### CASH EXPENDITURE

| | |
|---|---|
| Registration fee | $ 3 00 |
| Salaries, officers' and auditors' fees | 50 00 |
| Printing, stationery, advertising and postage | 6 88 |
| Total expenses of management | $ 59 88 |
| *Miscellaneous Expenditure.* | |
| Life insurance claims | $ 400 00 |
| Total expenditure | $ 459 88 |

## THE COCKSHUTT PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900

*Head Office, Brantford.*

Incorporated in Ontario August 19th, 1899.

The Executive Officers of Association at 31st December, 1900, were as follows :

| | |
|---|---|
| Ignatius Cockshutt, Hon. President | Brantford. |
| Harry Cockshutt, President | Brantford. |
| Levi Fisher, First Vice-President | Brantford. |
| Geo. Wedlake, Second Vice President | Brantford. |
| David Richardson, Secretary | Brantford. |
| Peter M. Yule, Treasurer | Brantford. |

### FUNERAL BENEFITS.

Funeral benefits are undertaken by Society, total membership of which is 190.
One member died during 1900, and funeral benefits amounted to $40.00 were paid.
Total cash standing to credit of funeral benefit fund at 31st December, 1900, $94.72.

### SICK BENEFITS.

Sick benefits are undertaken by Society. Forty-three members received sick benefits during 1900, amounting to $631 21.
Number of weeks sickness experienced in 1900 ? 163⅛.
Total amount of cash standing to credit of Sick Benefit Fund 31st December, 1900, $94.72.

### MISCELLANEOUS.

The Society's accounts were audited January 28th, 1901.
The books of record kept, are as follows : Assessment book, Financial detail book, Cash book, Minute book.
Names and Post Office addresses of the Auditors of accounts of 1900, Luther W. Whittaker, Charles Cowherd, Brantford.
No changes were made in regard to Sick Benefits during 1900.

### CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $ 144.55 | |
| Assessments | | $ 624 40 |
| All other sources | | 157 03 |
| Total | | $ 781 43 |

### CASH EXPENDITURE

| | |
|---|---|
| Law costs | $ 1 00 |
| Registration fee | 3 00 |
| Managing offices salaries | 5 00 |
| Printing Stationery and Advertising | 6 50 |
| Total | $ 15 50 |

### MISCELLANEOUS EXPENDITURE

| | |
|---|---|
| Funeral benefits | $ 40 00 |
| Sick benefits | 631 21 |
| Grand totals | $ 686 71 |

## THE VERITY PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Brantford, Ont.*

Organized 24th August, 1899; incorporated 6th September, 1899.

The Executive Officers of the Society at 31st December, 1900, were as follows:

| | |
|---|---|
| R. H. Verity, Honorary President | Brantford. |
| R. J. Eacrett, President | " |
| E. H. Dyer, 1st Vice-President | " |
| W. J. Westaway, 2nd Vice-President | " |
| N. W. Creech, Secretary | " |
| Verity Plow Co., Treasurer | " |

### FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with the total membership of 148.
One member died during 1900
Amount paid for funeral benefits, $30.00.

### SICK BENEFITS.

Sick benefits are undertaken by the Society.
Thirty-seven members of the Society received sick benefits during 1900 amounting to $607 23
Number of weeks' sickness experienced in 1900, 183.
Amount paid for medical attendance, nil.
Total amount to credit of Sick Benefit Fund, $274 07.

### ASSETS.

| | |
|---|---|
| Cash held by Treasurer (Verity Plow Co.) | $274 07 |
| Total | $274 07 |

### LIABILITIES.—None.

### MISCELLANEOUS.

Assessments are made monthly.
Sixteen such assessments were made during 1900.
The Society's accounts were audited 17th January, 1901.
Names and addresses of the Auditors of accounts for 1900: F. J. Charlton and H. W. Styles.

### CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $313 98 | |
| Cash received during 1900 from: | | |
| Dues | | $639 20 |
| Interest and dividends | | 13 12 |
| Total | | $652 32 |

### CASH EXPENDITURE

| | |
|---|---|
| Cash paid during 1900 for: | |
| Registration fee | $3 00 |
| Law costs | 50 |
| Officers' salaries, etc | 40 00 |
| Printing, stationery and advertising | 11 50 |
| Expenses of management | $55 00 |
| *Miscellaneous Expenditure.* | |
| Funeral benefits | 30 00 |
| Sick benefits | 607 23 |
| Grand Totals | $692 23 |

## WM & J. G. GREEY'S EMPLOYEES' MUTUAL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, 2 Church Street, Toronto.*

Organized, 1883; incorporated 11th January, 1899.

The Executive Officers of the Society at the 31st December, 1900, were as follows:

A. C. Quinn, President ..... Toronto.
Wm. A. White, Vice President ..... "
J. G. Greey, Treasurer ..... "
A. J. Smith, Secretary ..... "

### SICK BENEFITS.

Number of members who received sick benefits during 1900, 43.
Total amount of sick benefits paid during 1900, $471 44
Number of weeks' sickness experienced during 1900, 126.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1900, $19 33.

### ASSETS.—No information.

### LIABILITIES.—No information.

### MISCELLANEOUS.

Membership at 31st December, 1900, 101.
Number of members who died during 1900, 1.
Assessments are made for the purpose of benefits monthly.
Fourteen such assessments were made during the year 1900.
The Society's books were duly audited in February, May, August and November.
The following books of record are kept: Minute Book, Secretary's and Treasurer's Cash Books.
The names and post office addresses of the Auditors for 1900 were as follows: J. Francis and J. Haugh, Toronto.

### RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $86 49 | |
| Assessments | | $407 03 |
| Interest | | 25 |
| Total | | $407 28 |

### CASH EXPENDITURE.

| | |
|---|---|
| Registration fee | $3 00 |
| Total management expenses | $3 00 |
| Sick Benefits | 471 44 |
| Total expenditure | $474 44 |

## TORONTO HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Toronto.*

Incorporated, 17th February, 1899.

The Executive Officers of the Society at 31st December, 1900, were as follows :

Reuben Friedman, President ..... Toronto.
Emanuel Gebertig, Vice-President ..... Toronto.
A. Landsberg, Treasurer ..... Toronto.
J. Turofsky, Secretary ..... Toronto.

Sick and funeral benefits are undertaken by the Society.
Number of members who received sick benefits during 1900, 5.
Amount paid for sick benefits during 1900, $51.75.
Amount paid for medical attendance during 1900, $90.17.

### ASSETS.

| | |
|---|---|
| Cash on hand | $124 39 |

### CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $95 26 | |
| Initiation fees, dues and assessments | | $239 97 |
| Other sources (as per memo attached) | | 54 91 |
| Total receipts | | $294 88 |

### CASH EXPENDITURES

| | |
|---|---|
| Sick benefits | $ 51 75 |
| Registration fees | 3 00 |
| Printing | 24 50 |
| Medical attendance | 90 17 |
| Rent | 29 00 |
| Secretary's expenses | 25 78 |
| Charity | 21 00 |
| Sundries | 20 55 |
| Total expenditure | $265 75 |

## TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1900.

*Head Office, Richmond Hall, Toronto.*

Organized 24th of August, 1893, and incorporated in Canada, 30th November, 1893 : re-incorporated in Ontario, 26th April, 1897.

J. A. Desmond, President.....Toronto.
F Marshall, Vice President.....Toronto.
W D. Robbins, Fin. Secretary.....Toronto.
H. B. Oakley, Rec. Secretary.....Toronto.
A. H. Tharle, Treasurer.....Toronto.

### SICK BENEFITS.

The total membership of the Society at 31st December, 1900, was 400.
Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1900, 30.
Total amount of benefits paid in 1900 in respect of sick members, $262 28.
Number of weeks' sickness experienced in 1900, 75.
Amount standing to credit of Sick Benefit Fund 31st December, 1900, $1,160 82.

### ASSETS.

| | |
|---|---|
| Cash in Bank of Commerce 31st December, 1900 | $1,160 82 |

### LIABILITIES.—None.

### MISCELLANEOUS.

The Society's Books were audited for 1900 in January, 1901.
Names and addresses of auditors for 1900 were as follows: James McDonald, W. Perrin, and J. H. Pickles.

### CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balance 31st December, 1899 | $726 65 | |
| Application fees | | $ 87 00 |
| Initiation fees | | 11 00 |
| Dues | | 1 082 60 |
| Assessments | | 16 00 |
| Interest | | 12 46 |
| Supplies sold | | 14 50 |
| Other sources | | 82€ 40 |
| | | $2 049 96 |

### CASH EXPENDITURE

*(a) Expenses of Management.*

| | |
|---|---|
| Per capita tax | $581 10 |
| Registration fee | 3 00 |
| Supplies | 75 94 |
| Officers' salaries | 92 55 |
| Rent, light, heat and taxes | 79 00 |
| Postage, telegrams and express | 7 22 |
| Travelling expenses | 2 25 |
| Printing, stationery and advertising | 48 96 |
| Other expenditure | 226 49 |
| Total cost of management | $1 116 51 |

*(b) Miscellaneous Expenditure.*

| | |
|---|---|
| Funeral benefits | 75 00 |
| Sick benefits | 262 28 |
| Gratuities to distressed members | 160 00 |
| Total expenditure | $1,613 79 |

## YOUNG MEN'S HEBREW ASSOCIATION OF TORONTO NO. 1.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Toronto, Ont.*

Organized 2nd August, 1896 ; incorporated 25th November, 1896.

The Executive Officers of the Society at the 31st December, 1900, were as follows :

Samuel Rosen, President ..... Toronto.
Herman Baker, Vice-President ..... Toronto.
Joseph Gurofsky, Secretary ..... Toronto.
K. L. Sapera, Treasurer ..... Toronto.

### III. FUNERAL BENEFITS.

Funeral Benefits are not undertaken by the Society.

### IV. SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received sick benefits during 1900, 1.
Amount paid for sick benefits during 1900, $12 00.
Number of weeks' sickness experienced in 1900, 4.
Amount paid for medical attendance during 1900, $52 36.

### V. ASSETS.—None.

### VI. LIABILITIES.—None.

### VIII. CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) ..... | $127.38 | |
| Cash received during 1900 from : | | |
| Application and initiation fees ..... | | $ 10 00 |
| Dues ..... | | 150 00 |
| Other sources as per memo ..... | | 117 00 |
| Total receipts ..... | | $ 277 00 |

### IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

| | |
|---|---|
| Registration fee ..... | $ 3 00 |
| Printing, stationery and advertising ..... | 5 00 |
| Postage, telegrams, express ..... | 15 00 |
| Rent ..... | 24 00 |
| Supplies bought ..... | 10 00 |
| Officers' salaries and officers' and auditors' fees ..... | 25 00 |
| Total expenses of management ..... | $ 82 00 |

*(b) Miscellaneous Expenditure.*

| | |
|---|---|
| Medical attendance ..... | $ 52 36 |
| Sick benefits ..... | 12 00 |
| Total expenditure ..... | $ 146 36 |

## BARTENDERS' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Toronto Ont.*

Organized August, 1900 ; incorporated 18th August, 1900.

The Executive Officers of the Society at the 31st December, 1900, were as follows :

John Busby, President ..... Toronto.
Sid. Timbrell, 1st Vice-President ..... Toronto.
Wm. Miles, Recording Secretary ..... Toronto.
J. J. Chadwick, Financial Secretary ..... Toronto.
Jas. Seymour, Treasurer ..... Toronto.

FUNERAL BENEFITS —No information.

SICK BENEFITS.

Sick Benefits are undertaken by the Society with a membership of 65.
Number of members who received sick benefits in 1900, 1.
Total amount of benefits paid in 1900 in respect of sick members, $12.00.
Amount paid for medical attendance during 1900, $22 50.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1900, $330 23.

ASSETS.

| | | |
|---|---|---|
| Cash on hand | $ | 1 42 |
| Cash on deposit to the Society's credit, not drawn against, in the following chartered banks: | | |
| Bank of Commerce, Toronto | | 328 81 |
| Total assets | $ | 330 23 |

MISCELLANEOUS.

Names and addressess of the auditors of accounts of 1900: Edgar Wilkinshaw, John Deitch, Thomas Downey, all of Toronto.

CASH RECEIPTS.

| | | |
|---|---|---|
| Cash balance from 1899 (not extended) | $327.17. | |
| Cash reserved during 1900 from: | | |
| Application fees, initiation fees, dues | $ | 162 00 |
| Interest | | 3 31 |
| Total receipts | $ | 165 31 |

CASH EXPENDITURE.

| | | |
|---|---|---|
| Organization expenses | $ | 4 00 |
| Supplies bought | | 30 30 |
| Rent | | 16 50 |
| Printing | | 56 25 |
| Postage | | 4 45 |
| Other expenses, detailed in memo | | 16 25 |
| Total management expenses | $ | 127 75 |
| Sick benefits | $ | 12 00 |
| Medical attendance | | 22 50 |
| Total expenditure | $ | 162 25 |

## BAIN WAGON CO. EMPLOYEES MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900

*Head Office, Woodstock.*

Incorporated 19th January, 1900.

The Executive Officers of the Society at the 31st December, 1900, were as follows :

Chas. Badenoch, President ..... Woodstock.
Wm. Izzard, Vice President ..... Woodstock.
D. S. McLeod, Treasurer ..... Woodstock.
H. M. Russ, Secretary ..... Woodstock.

### SICK BENEFITS.

Sick benefits are undertaken by the Society, the membership of which is 131.
Number of members who received sick benefits during 1900, 51.
Total amount of benefits paid in 1900, $331 40.
Number of weeks' sickness experienced in 1900, 111.
Total amount of cash standing to credit of Sick Benefit Fund, $323 50.

### ASSETS.

| | |
|---|---|
| Cash in Bank of Commerce, Woodstock ..... | $323 50 |

### LIABILITIES —None.

### MISCELLANEOUS.

Assessments are made for the purpose of benefits monthly and are payable 1st of each month. Twelve such assessments were made during 1900

The Society's books were duly audited on June 30th and December 31st.

The names and post office addresses of the auditors for 1900 were as follows: William Walton, Woodstock, and John Watson, Woodstock.

No changes were made during 1900 in the organization, management or constitution and rules of the Society.

### CASH RECEIPTS.

| | |
|---|---|
| Cash received during 1900 from : — | |
| Initiation fees ..... | $196 50 |
| Dues ..... | 456 35 |
| All other sources, per memorandum attached ..... | 44 50 |
| Total receipts ..... | $697 35 |

### CASH EXPENDITURE.

| | |
|---|---|
| Incorporation fee ..... | $1 00 |
| Organization expenses ..... | 11 00 |
| Registration fees ..... | 6 00 |
| Officers' and auditors' salaries ..... | 14 55 |
| Printing, stationery and advertising ..... | 9 90 |
| Total expenses of management ..... | $42 45 |
| Sick benefits ..... | 331 40 |
| Total expenditure ..... | $373 85 |

## KARN & CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

(Certificate No. 477.)

ANNUAL STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1900.

*Head Office, Woodstock, Ontario.*

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**Incorporated in Ontario, January 22nd, 1900.**

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The Executive Officers of the Society at the 31st December, 1900, were as follows :

| | |
|---|---|
| Aug. Schonehide, President | Woodstock. |
| John Blake, Vice-President | Woodstock. |
| W. E Gould, Secretary-Treasurer | Woodstock. |
| T. Down, Geo. Hart, F. Whitcombe, E. Bare, W. Potter, C. Harris, Board of Management | Woodstock. |

SICK BENEFITS.

Sick benefits are undertaken by the Society with a membership of 121.
Number of members who received sick benefits during 1900, 15.
Number of weeks' sickness experienced during 1900, 35.
Amount paid in respect of sick members during 1900, $121 50.
Amount paid for medical attendance, $79.50.

ASSETS.

| | |
|---|---|
| Balance on hand | $34 17 |

RECEIPTS.

| | |
|---|---|
| Balance from last term | $27 26 |
| Dues and assessments | 181 60 |
| Interest | 33 |
| Donation | 39 15 |
| Total receipts | $248 34 |

EXPENDITURE

*(a) Expenses of Management.*

| | |
|---|---|
| Registration | $3 00 |
| Salary of Secretary-Treasurer | 11 45 |
| Total expenses of management | 14 45 |

*(b) Miscellaneous Expenditure.*

| | |
|---|---|
| Sick benefits | $121 50 |
| Medical officer's salary | 79 50 |
| | $215 45 |

## BERTRAM ENGINE WORKS COMPANY MUTUAL BENEFIT ASSOCIATION.

Date of application for registry, 17th December, 1900.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 21st day of December, 1900, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar of Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under R.S.O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed, are the following: R.S.O. 1897, chap. 203.

4. The Head Office of the Society is at Toronto, Ont. Suits by or against the Society may be brought in the name of the Bertram Engine Works Company Mutual Benefit Association.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit 1 is declared to be a true copy of the Constitution and By-laws of the Society, so far as they relate to the insurance contracts.

## GUTTA PERCHA AND RUBBER MANUFACTURING COMPANY OF TORONTO, LIMITED, EMPLOYEES' SICK BENEFIT SOCIETY.

Date of application for registry, 11th June, 1901.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 17th day of June, 1901, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected* —The incorporation was effected under R S.O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R. S. O. 1897, chap. 203.

4. The Head Office of the Society is at Toronto, Ont. Suits by or against the Society may be brought in the name of the Gutta Percha and Rubber Manufacturing Company of Toronto, Limited, Employees' Sick Benefit Society.

5. Tha Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit A is declared to be a true copy of the Constitution and By-laws of the Society, so far as they relate to the insurance contracts.

## COMPARATIVE TABLES:

SHOWING

Life Insurance; Sick and Funeral Benefits; Membership; Assets and Liabilities.

Table 1.—Life Insurance or Benefits in the nature thereof.

Table 2.—Sick and Funeral Benefits.

## TABLE I.—LIFE INSURANCE OR BENEFITS IN THE NATURE THEREOF.

| Short name of Society. | Total membership in Ontario at 31st December, 1900. | No. of insurance certificates in force anywhere at 31st December, 1900. | Amount of insurance in force anywhere at 31st December, 1900. | No. of claims matured in Ontario in 1900. | Amount of insurance benefits paid in 1900 in Ontario. | Amount of disability benefits paid in 1900 in Ontario. | Assets in Ontario at 31st December, 1900. | Liabilities in Ontario reported at 31st December, 1900. | Total assets anywhere. | Total liabilities anywhere. |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | $ c. | | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. |
| Chosen Friends, Grand Council Canadian Order | 19,675 | 19,918 | 22,290,500 00 | 137 | 164,000 00 | 3,750 00 | 252,176 43 | 23,413 55 | 252,176 43 | 23,413 55 |
| Civil Service Mutual Benefit Society | 262 | 262 | 52,400 00 | 2 | 400 00 | ..... | 2,583 35 | ..... | 2,583 35 | ..... |
| Commercial Travellers' Association of Canada | 5,146 | ..... | ..... | 37 | 24,095 00 | ..... | 334,284 76 | Nil | 334,284 76 | Nil. |
| Commercial Travellers' M.B. Scty. of West. Ont. | 875 | 875 | 765,625 00 | 10 | 8,750 00 | ..... | 14,696 73 | 1,750 00 | 14,696 73 | 1,750 00 |
| Emerald Beneficial Association, Grand Branch | 142 | 142 | 13,250 00 | 3 | 350 00 | ..... | 394 12 | 350 00 | 394 12 | 350 00 |
| Federated Letter Carriers | 175 | 313 | ..... | 2 | 628 00 | ..... | 1,263 58 | Nil. | 1,263 58 | Nil. |
| Foresters, Canadian | 25,243 | 40,142 | 41,122,000 00 | 134 | 132,545 91 | ..... | 916,475 91 | 12,522 82 | 1,002,411 73 | 15,522 82 |
| Foresters, Catholic | 5,675 | 87,531 | 92,693,900 00 | 36 | 38,500 00 | ..... | ..... | ..... | 296,172 89 | 8,500 00 |
| Hamilton Police B. Fund | 50 | ..... | ..... | Nil. | Nil. | ..... | 14,504 23 | Nil. | 14,504 23 | Nil. |
| Home Circles, Canadian Order of | 12,431 | 13,155 | 20,271,500 00 | 97 | 169,735 00 | 2,150 00 | 175,715 39 | 9,427 06 | 185,681 13 | 9,427 06 |
| Knights of the Maccabees, Supreme Tent | 13,519 | 203,832 | 286,709,186 67 | 77 | 112,666 66 | 7,821 00 | 77,533 34 | ..... | 1,532,392 11 | 332,395 16 |
| Knights of Pythias, Grand Lodge | 1,233 | 66,561 | 116,363,500 00 | 7 | 320 00 | 1,246 75 | 276 20 | ..... | 276 20 | ..... |
| Knights of St. John and Malta | 168 | 3,361 | 4,165,500 00 | 1 | 3,150 00 | ..... | ..... | ..... | 25,751 22 | 25,000 00 |
| London Police Benefit Fund | 42 | 42 | ..... | 1 | 1,155 80 | 422 30 | 15,716 87 | ..... | 15,716 87 | ..... |
| Mutual Masonic Compact | 115 | 115 | 11,500 00 | 5 | 500 00 | ..... | 530 64 | ..... | 530 64 | ..... |
| Oddfellows, Canadian Order | 3,973 | 3,614 | 2,430,600 00 | 31 | 21,150 00 | 850 00 | 25,823 88 | 331 18 | 25,823 88 | 331 18 |
| Oddfellows' Relief Association | 8,630 | 12,273 | 16,040 500 00 | 46 | 46,000 00 | 1,500 00 | 190,855 22 | 13,500 00 | 259,214 03 | 13,500 00 |
| Orange Grand Lodge of B. A | 65,000 | 2,317 | 2,317,000 00 | 14 | 14,500 00 | ..... | 8,364 26 | Nil. | 8,364 26 | Nil. |
| Royal Arcanum | 3,172 | 210,074 | 558,825,000 00 | 33 | 113,000 00 | ..... | 27,135 19 | ..... | 2,599,954 70 | 775,162 10 |
| Royal Templars of Temperance, Supreme Body | 7,159 | 7,532 | 8,752,750 00 | 56 | 70,857 88 | 4,651 96 | 68,515 62 | 12,800 00 | 78,515 62 | 14,400 00 |
| Société des Artisans | 718 | 14,846 | 14,786,000 00 | 8 | 5,800 00 | 2,920 98 | ..... | ..... | 267.295 66 | Nil. |
| Sons of England | 10,412 | 3 105 | 3,207,250 00 | 78 | 7,650 00 | 400 00 | 43,984 58 | 3,271 27 | 43,984 58 | 3,271 27 |
| Sons of Scotland | 6,096 | 6,096 | 5,118,000 00 | 48 | 41,000 00 | ..... | 108,120 37 | 2,500 00 | 108.120 37 | 2,500 00 |
| Sons of Temperance | 75 | 944 | 1,016,100 00 | 4 | 3,300 00 | ..... | ..... | 3,100 00 | 1,844 08 | 25,700 00 |
| St. Joseph, Union of, Ottawa | 2,199 | 3,278 | 2,910,650 00 | 18 | | 200 00 | 21,216 25 | 26,293 16 | 26,216 25 | 7,303 16 |
| Toronto Firemen's B. Fund | 173 | 173 | ..... | 10 | 7,348 36 | ..... | 23,733 41 | ..... | 23,733 41 | ..... |
| Toronto Police B. Fund | 294 | 294 | ..... | 1 | 1,010 00 | 2,840 31 | 146,182 51 | ..... | 146,182 51 | ..... |
| United Workmen, Ancient Order | 39,598 | 40,969 | 65,626,000 00 | 318 | 612,921 43 | ..... | 324,787 41 | 93,900 00 | 324,787 41 | 93,900 00 |
| United Protestant Benevolent Association | 146 | 33 | 31,000 00 | ..... | ..... | ..... | 668 08 | 126 67 | 668 08 | 126 67 |
| Grand totals | 232,396 | 741,797 | 1,265,519,711 67 | 1,214 | 1,601,334 04 | 28,753 30 | 2,795,538 33 | 183,285 71 | 7,573,540 83 | 1,429,052 97 |

## TABLE II.—SICK AND FUNERAL BENEFITS.

| Short name of Society. | No. of members reported at 31st December, 1900. | No. of members who died during 1900. († Members' children.) (** Members' wives.) | Amount paid for funeral benefits. († For members' children. ** For members' wives.) | No. of members sick during 1900. | No. of weeks' sickness experienced in 1900. | Amount paid for sick benefits during 1900. | Amount paid for medical attendance. | Amount paid for special relief. | Assets at 31st December, 1900. | Liabilities at 31st December, 1900. |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | $ c. | | | $ c. | $ c. | $ c. | $ c. | $ c. |
| Anderson Furniture Co. Employees' B. Society | 301 | Nil. | Nil. | 69 | 285 | 186 63 | 325 75 | 68 40 | 34 13 | Nil. |
| Army and Navy Veterans, Toronto | 181 | 4 | 150 00 | | | | | 10 00 | 2,953 92 | Nil. |
| Army and Navy Veterans, Hamilton | 80 | 2 | 160 00 | | | | 69 00 | 26 09 | 681 63 | |
| Bain Wagon Co. Employees' M. B. Assn | 131 | | | 51 | 111 | 331 40 | Nil. | | | |
| Bank of B N.A. Widows' and Orphans' Fund | 190 | | | | | | | 2,513 04 | 80,244 87 | Nil. |
| Bartenders' Benevolent Association | 65 | | | 1 | | 12 00 | 22 50 | | 330 23 | |
| Bricklayers' and Masons' Union No. 1 of Ont | 126 | 1 | 100 00 | 12 | 59 | 118 00 | | | 270 56 | |
| Canada Atlantic Ry. Employees' S & D Society | 23 | | | 7 | 21 | 63 46 | | | 75 76 | |
| Chosen Friends, Canadian Order of* | | 16 | 800 00 | 492 | 1,838 | 7,604 70 | | 500 00 | | |
| Cigarmakers' Union No. 27, Toronto | 161 | 6 | 1,650 00 | 39 | 162 | 808 90 | | 712 10 | 107 70 | 50 00 |
| " " 55, Hamilton | | 2 | 900 00 | 15 | 78 | 390 00 | | 140 25 | 1,054 27 | |
| " " 59, Brantford | | | | 3 | 15 | 66 37 | | | 175 81 | |
| Cobban Manufacturing Co.'s Employees' M. B Society | 111 | 1 | 30 00 | 25 | 57 | 201 00 | | | 103 00 | Nil. |
| Cockshutt Plow Company Relief Association | 190 | 1 | 40 00 | 43 | 164 | 631 21 | | | 94 72 | |
| Daughters and Maids of England, Grand Lodge | 1,057 | 11 | 550 00 | | | | | 205 35 | 2,253 44 | |
| " " " Subordinates | | | | | 705 | 1,573 20 | 1,289 91 | | 2,713 25 | |
| " " " Juvenile | | | | | 229 | 35 31 | 123 97 | | 562 43 | |
| Dominion Expressmen's S. B. Association | 202 | | | 45 | 175 | 1,050 20 | | | 1,209 86 | 6 85 |
| Emerald Beneficial Association, Subordinate Bodies* | | | | 44 | 98 | 390 64 | 162 90 | 13 50 | 555 26 | 84 58 |
| Foresters, Canadian Order, High Court* | | | 3,732 45 | 2,953 | 14,049 | 59,880 33 | | | | |
| " " Subordinate Courts* | | | 930 42 | | | 16,611 97 | 12,006 15 | | 57,681 48 | |
| Gendron Manufacturing Co. Employees' M. B. Society | 145 | 1 | 25 00 | 45 | 147 | 498 10 | 53 75 | | 132 80 | |
| German Benevolent Society | 24 | Nil. | Nil. | 3 | 48 | 96 00 | 25 00 | | 543 56 | |
| Globe Printing Co.'s Employees' B. Society | 71 | Nil. | Nil. | 9 | 17 | 85 00 | Nil. | | 648 77 | Nil. |
| Heintzman & Co.'s Employees' S. B. Society | 175 | Nil. | Nil. | 33 | 172 | 811 38 | | | 114 46 | |
| Hibernians, Ancient Order | 890 | 8 | 1,050 00 | 75 | 225 | 1,125 00 | 890 00 | | 5,612 56 | |
| Home Circles, Canadian Order of, Grand Body* | | | | 89 | 412 | 1,648 00 | | | | |
| Irish Catholic Benevolent Union, Grand Body | 259 | 2 | 200 00 | | | | | | 880 68 | |
| " " " Subordinate Bodies | | | | 60 | 92 | 466 00 | 227 56 | 3 00 | 1,561 28 | 130 13 |
| Italian Benevolent Society | 50 | Nil. | Nil. | 16 | 47 | 141 38 | 41 50 | | 1,066 86 | |
| Karn & Co. Employees' M. B. Assn | 121 | | | 15 | 35 | 121 50 | 79 50 | | 34 17 | |
| Knights of the Maccabees* | | 15 | 750 00 | 693 | 2,987 | 18,292 00 | | 5,583 55 | | |
| Knights of Pythias, Subordinate Lodges* | | | | 93 | 402 | 1,216 20 | 592 50 | 30 55 | 25,089 68 | 385 65 |

* Included in membership in Table I.

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Knights of St. John, R. C. Union, Subordinate Com'ys | 253 | 2 | 50 00 | 28 | 101 | 394 00 | 178 66 | | 1,354 35 | 67 76 | |
| " " " Auxiliary | 148 | 1 | 50 00 | 39 | 113 | 337 50 | 138 75 | | 394 40 | 17 15 | |
| Ladies' Orange Benevolent Association, Grand Body | | | | | | | | 20 00 | 90 00 | | |
| " " " Subordinate | 511 | | | 5 | 16 | 57 00 | 127 50 | | 895 54 | 68 40 | |
| Loyal Orange Young Briton Lodge No. 33 | 95 | | | 5 | 9 | 27 00 | | | | | |
| Loyal True Blue Association, Grand Body | | | 1,603 73 | | | | | | 17,028 83 | 206 59 | |
| " " " Subordinate Body | 3,958 | 16 | 688 81 | 20 | 65 | 157 00 | 624 87 | 115 28 | 7,032 03 | 1,216 18 | |
| Macdonald Manufacturing Co's. Employees' B. Society | 125 | 2 | 25 | 42 | 132 | 426 81 | 133 50 | | 4 39 | 12 50 | |
| Massey-Harris (Toronto) Employees' M. B. Society | 920 | 7 | 360 00 | 365 | 993 | 2,847 90 | | | 15 58 | | |
| | | **3 | **90 00 | | | | | | | | |
| Massey-Harris (Brantford) Relief Association | 547 | 3 | 144 00 | 107 | 434 | 1,669 60 | | | 599 80 | | |
| Methodist Book and Pub. Employees' B. Society | 137 | 1 | 50 00 | 22 | 97 | 321 90 | | 3 45 | 386 08 | Nil. | |
| Oddfellows, Canadian Order, Grand Lodge* | | 34 | 1,410 00 | | | | | | | | |
| | | **15 | **320 00 | | | 34 25 | | 171 10 | | | |
| " " " Subordinate Lodges | | | | 405 | 1,524 | 4,687 25 | 2,490 42 | 375 15 | 19,329 84 | 1,092 43 | |
| " Independent Order, Grand Lodge | | | | | | | | | 3,393 41 | 913 84 | |
| " " " Subordinate Lodges | 24,499 | 163 | **418 50 | 2,792 | 18,658 | 52,929 11 | 7,125 89 | 6,021 66 | 1,085,756 17 | 80,685 59 | |
| | | | 6,598 58 | | | | | | | | |
| " Independent Order M. Unity | 185 | **2 | **100 00 | | | | | 174 09 | 3,319 18 | | |
| " " " " Subordinate | | | | 32 | 90 | 366 23 | 199 70 | 167 62 | 2,219 23 | | |
| Ontario Benefit Society | 202 | Nil. | Nil. | 50 | 155 | 507 37 | 73 98 | | 604 32 | Nil. | |
| Orange Grand Lodge Ontario West, Grand Lodge | 21,500 | | | | | | | | 1,493 13 | | |
| " " " Subordinate Lodges | | 194 | 417 50 | 104 | 361 | 1,638 15 | 2,395 69 | | | | |
| Ottawa Typographical Union No. 102 | 292 | 2 | 375 00 | 26 | 94 | 312 00 | | | | | |
| Ottawa Unity Protestant Benefit Society | 297 | 3 | 360 00 | 50 | 185 | 554 00 | 121 60 | 5 00 | 2,206 36 | 920 00 | |
| Postal Benefit Association | 62 | Nil. | Nil. | | | | | | 357 49 | Nil. | |
| Reliance Benefit Order | 26 | Nil. | Nil. | 1 | 2 | 8 00 | 9 00 | | 104 05 | Nil. | |
| Royal Templars of Temperance, Grand Council* | | 4 | 200 00 | 174 | 774 | 2,888 50 | | | 2,260 01 | | |
| Sanctuary Robin Hood A.O.S | 33 | Nil. | Nil. | 6 | 39 | 82 16 | 12 00 | | 762 62 | Nil. | |
| Société des Artisans Canadiens Francais, Supreme* | | | | 73 | 874 | 3,496 85 | | | | | |
| " " " Subordinate Br | | | | 1,102 | 11,470 | 45,880 71 | | | 4 280 65 | Nil. | |
| Sons of England, Grand Body* | | 106 | 10,200 00 | 2,182 | 8,398 | | | 419 02 | | | |
| | | **83 | **4,125 00 | | | | | | | | |
| | | †49 | †600 00 | | | | | | | | |
| " Subordinate Bodies* | | | | | | 25,302 32 | 17,481 25 | | 73,938 66 | 4,354 68 | |
| " Juvenile " | | 1 | 5 00 | | | 497 93 | 485 39 | | 2,390 79 | | |
| Sons of Ireland | 335 | 6 | 450 00 | 42 | 142 | 390 50 | 271 22 | | 766 41 | 100 00 | |
| Sons of Scotland* | | | | | | 2,721 01 | | | | | |
| St. Boniface Benefit Society | 198 | 2 | 50 00 | 36 | 149 | 599 00 | 38 50 | | 682 66 | 15 00 | |
| St. Jean Baptiste Society, Ottawa | 378 | **4 | **225 00 | | | 1,021 15 | | 108 00 | 4,666 72 | | |
| | | 3 | 1,200 00 | | | | | | | | |
| St. Joseph, Union of, Ottawa, Supreme Body* | | **20 | **1,175 00 | 284 | 1,745 | 8,722 28 | | | | | |
| St. Joseph M. B Society (Toronto) | 87 | | | 12 | 51 | 153 00 | | | 640 18 | | |
| St. Joseph Aid Society (Formosa) | 46 | 1 | 43 00 | 4 | 21 | 74 25 | | | 302 73 | Nil. | |
| St. Lawrence Foundry M.B. Society | 103 | 2 | 52 50 | 42 | 166 | 647 85 | 209 00 | | 126 44 | Nil. | |
| St. Luke Benefit Society | 36 | | | 2 | 8 | 32 00 | | | 71 61 | | |
| Theatrical Mechanical Association | 80 | 1 | 150 00 | 7 | 41 | 246 00 | 120 00 | 50 00 | 5,635 47 | Nil. | |
| Toronto Musical Protective Association | 260 | 1 | 25 00 | 31 | 75 | 226 50 | | | 2,430 00 | Nil. | |
| Toronto Civic Employees' B. Association | 81 | 1 | 25 00 | 30 | 105 | 418 50 | 59 18 | | 756 85 | | |
| Toronto Hebrew Benevolent Society | | | | 5 | | 51 75 | 90 17 | 21 00 | 124 39 | | |
| Toronto Railway Employees' U. and B. Society | 400 | 1 | 75 00 | 30 | 75 | 262 28 | | 160 00 | 1,160 82 | Nil. | |

## TABLE II—SICK AND FUNERAL BENEFITS—*Concluded*

| Short Name of Society. | No. of members reported at 31st December, 1900. | No. of members who died during 1900. (†Members' children. ** Members' wives.) | Amount paid for funeral benefits. (†For members children ** For members wives. | No. of members sick during 1900. | No. of weeks' sickness experienced in 1900. | Amount paid for sick benefits during 1900. | Amount paid for medical attendance. | Amount paid for special relief. | Assets at 31st December, 1900. | Liabilities at 31st December, 1900. |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | $ c. | | | $ c. | $ c | $ c. | $ c. | $ c. |
| Toronto Typographical Union No. 91 | 589 | 1 | 100 00 | 33 | 183 | 549 00 | | | 1,209 08 | |
| United Daughters of Chatham | 45 | Nil. | Nil. | 4 | 10 | 25 75 | | | 483 64 | |
| Verity Plow Company Relief Association | 148 | 1 | 30 00 | 37 | 183 | 607 23 | | | 274 07 | Nil. |
| Victoria Lodge, Good Samaritans | 34 | | | | | 68 00 | | | | |
| W. & J. G. Greey's Employees' Mutual Sick Benefit Society | 101 | | | 43 | 126 | 471 44 | | | 19 33 | |
| Young Men's Hebrew Association | | | | 1 | 4 | 12 00 | 52 36 | | | |
| Grand totals | 61,244 | 796 | 42,859 49 | 13,193 | 70,098 | 277,788 92 | 48,348 62 | 17,617 20 | 1,436,354 41 | 90,327 33 |

# APPENDIX

## TO DIVISION C OF THE REPORT (1901) OF THE INSPECTOR OF INSURANCE AND REGISTRAR OF FRIENDLY SOCIETIES FOR THE PROVINCE OF ONTARIO.

## ADDRESS (FRIDAY 10TH MAY, 1901,) OF THE REGISTRAR OF FRIENDLY SOCIETIES TO THE CANADIAN FRATERNAL ASSOCIATION.

## SUMMARY.

*Recent enactment of the Province, 1 Ed. VII, c. 21, inter alia, declares the non-liability of registered Friendly Societies under unmatured policies or certificates, but the matured contracts of such Societies (equally with all other life insurance corporations) must be paid within the time limited by section 80 of The Ontario Insurance Act. Composition of insurance level-rate premiums, and nature of the reserve element in the premium; earlier tables of mortality; Friendly Societies at first charitable, afterwards contractual; adoption of actuarial tables by English Societies; effect of Civil War in United States on Insurance Companies and Friendly Societies; creation of bubble companies and societies; preventive and regulative legislation in Ontario, 1890, 1892; Provincial law distinguished from law of Massachusetts; stated periodical payments must be the mainstay of Friendly Societies; special assessments only auxiliary; minimum of safety; retroactive changes of rates; limitation of actions under life insurance policies; a "beneficiary for value" must now be expressly so declared; further protection of infant children; Surrogate fees; necessity for annual stock-taking by Friendly Societies of their insurance contracts; extreme importance of dealing at once with the question of insufficient premiums; table of minimum-net premiums referred to in Address.*

# APPENDIX

## To Division C of the Report (1901) of The Inspector of Insurance and Registrar of Friendly Societies for the Province of Ontario.

### Address (Friday, 10th May, 1901) of The Registrar of Friendly Societies to The Canadian Fraternal Association.

### SUMMARY:

*Recent enactment of the Province, 1 Ed. VII., c. 21, inter alia, declares the non-liability of registered Friendly Societies under unmatured policies or certificates, but the matured contracts of such Societies (equally with all other life insurance corporations) must be paid within the time limited by section 80 of The Ontario Insurance Act. Composition of insurance level-rate premiums, and nature of the reserve element in the premium; earlier tables of mortality; Friendly Societies at first charitable, afterwards contractual; adoption of actuarial tables by English Societies; effect of Civil War in United States on Insurance Companies and Friendly Societies; creation of bubble companies and societies; preventive and regulative legislation in Ontario, 1890, 1892; Provincial law distinguished from law of Massachusetts; stated periodical payments must be the mainstay of Friendly Societies; special assessments only auxiliary; minimum of safety; retroactive changes of rates; limitation of actions under life insurance policies; a "beneficiary for value" must now be expressly so declared; further protection of infant children; Surrogate fees; necessity for annual stock-taking by Friendly Societies of their insurance contracts; extreme importance of dealing at once with the question of insufficient premiums; table of minimum-net premiums referred to in Address.*

**Mr. J. Howard Hunter, M.A., Registrar of Friendly Societies, addressed the Association as follows:—**

*Mr. President and Gentlemen of the Canadian Fraternal Association:*

Six years ago, I had the pleasure of addressing your Association on important provisions respecting Friendly Societies, then recently enacted by the Provincial Legislature. At that time, some of the societies felt misgivings as to the effect upon them of the new provisions; but the practical working of the law has, I trust, satisfied you all of the necessity and the value of the legislation that we on that occasion considered together.

To-day I have the renewed pleasure of meeting you and addressing you. My remarks to-day will, in the main, be explanatory of the important enactment of last session, 1 Edward VII., chap. 21.

You will observe that the first section does not enact new law, but declares certain provisions to be and to have been the law of the Province since the 14th April, 1892, [s. 1 (6)]—that is, since the passing of *The Insurance Corporations Act, 1892*. Owing to a recent decision of a Divisional Court of the High Court, in what is known as the Vernon case (5th Febrnary, 1901, 1 Ont. L. R. 256), it was found necessary to declare in unmistakable terms the law of Ontario as to the non-liability of Friendly Societies on their *unmatured* policies or certificates. I may remind you that the legal term "unmatured" describes an insurance contract at any stage before the event happens which makes the insurance money payable. Now our law has always been, that an unmatured policy of any *Commercial life insurance company* fastens an actuarial liability on the company in respect of each and every unmatured policy that is in force. This actuarial liability does not give any policy holder a claim except in a winding up; but the aggregate actuarial liabilities of the going company must be carried into its financial statements,

and assets must be shown sufficient at least to balance all liabilities, actuarial as well as actual.

On the other hand, our law has always been that an unmatured policy or certificate of a Friendly Society creates no liability against the society, either while a going society or in a winding up. To explain the reason for this far-reaching difference we must go some distance afield.

Commercial insurance companies from the beginning undertook life insurance as a carefully-calculated risk, the whole money consideration being a fixed level annual premium. They selected the lives with the aid of the best medical advice. In arriving at its table of office-premiums, that is the premiums payable by policy-holders, the company then, as now, obtained first, as a foundation from an actuary, the exact mathematical premium, allowing nothing whatever for management or other expenses, or for profits. The actuary in calculating the mathematical premium took careful account of the age, the life-probability, the prevailing rate of interest on investments, and the reserve which, according to the mortality table and that rate of interest, was necessary to carry the risk till death at a level or uniform annual rate of premium. The company having before it a table of the mathematical premiums,—or, as we call them, "pure" or "net", or "tabular" premiums,—added thereto a percentage to provide for management and other expenses, and for profits. This addition to the net premium was called the "loading," and the commercial price of the insurance, consisting of the net premium *plus* the loading, was called the "office" premium as opposed to the "net" or "pure" or "tabular" premium.

If, even after the most careful medical selection, 100,000 lives are insured, the mortality tables prove that from about age 25 onwards the liability of the average policy-holder to die increases year by year; also that the yearly death-rate rises rapidly after age 60. This yearly-increasing liability of the policy holder to die throws upon the company a yearly-increasing liability to pay for his death. The risk of carrying the policy-holder's life through one year at 65 being very much greater than the risk was at 25, when he entered the company, it is clear that if the company is to take the same annual premium from him when he reaches 65 and upwards, as when he entered at 25, this uniform premium must be in the nature of an average or equated sum, which in the earlier years of the policy will provide such an excess over the mortality cost in those years that, when accumulated at a given rate of interest, will provide for the deficit in the later years. The fat years must feed the lean years. The unexhausted accumulation remaining in the hands of the company in any year of the policy is known as the "legal reserve" of the policy; and it is only fair and reasonable that a commercial company, having taken premiums sufficient to create such a trust fund, or *quasi*-trust fund, in its hands, should be held liable to show the amount of such trust fund among its liabilities.

For nearly a century and a quarter commercial insurance companies have had the inestimable advantages of mortality tables and of actuarial assistance in applying those tables and calculating the premiums. First, there was Price's Northampton Table; then Griffith Davies' Carlisle Table,—still largely used for calculations of dower,— then came the valuable Table variously called "The Seventeen Offices", or "The Actuaries" or "The Combined Experience Table",—still largely used in the United States; lastly, since 1872, the companies have had the $H^m$ Table of the British Institute of Actuaries, which, at various rates of interest is now the general standard throughout the British Empire. The great age and continued vigor of many of the English and Scottish life insurance companies clearly demonstrate the accuracy of the principles laid down by Milne and Griffith Davies. These principles have been applied to the more complicated forms of life insurance in papers contributed to the Journal of the British Institute of Actuaries, and by eminent actuaries on this side of the Atlantic.

Turning now to Friendly Societies. In their original purpose those Societies were charitable, not contractual: and when, by a process of evolution they undertook the great responsibility of insuring lives against death as well as against temporary sickness, the societies were for a time greatly embarrassed by a confusion of charity with contract. In England, Ansell, the Actuary of the Atlas Assurance Society, made a careful study of Friendly Society insurance, and by his treatise cleared the ground for a scientific treatment of the subject. He was followed by Neison, Ratcliffe and Finlaison, of whose actuarial labors the two leading English Societies have eagerly availed themselves, and have thus been enabled to gain a position of great public respect and confidence.

On our side of the Atlantic, life insurance in all its forms and phases was powerfully influenced by the Civil war in the United States. During the *ante-bellum* period, life insurance, though always highly appreciated by the moneyed interests, had not yet taken hold of the masses either in the United States or Canada. Among a class it was regarded as irreligious, and as mere gambling on human life ; then there was a popular belief that life insurance was unlucky. But the war left great numbers of dependent persons without their natural protectors, and without provision of any kind. The absolute necessity of life insurance was thus made plain to every one. 1865 saw the close of the Civil war ; and with an inflated currency, brought great inflation in business generally, which in 1872 was followed by violent contraction, and in 1873 by a commercial panic. During that time of inflation, life insurance, being a comparatively new field, attracted an extraordinary number of speculative and, as it proved, fraudulent promoters who obtained charters for commercial companies. These bubble companies collapsed with the same suddeness as a few years before, they had risen ; by 1879 they, with their mythical policy-reserves, had nearly every one disappeared. The legitimate life insurance companies of the *ante-bellum* period weathered the storm, and are still to-day in prosperous operation ; but for a time public confidence in policy-reserves was sadly shaken, and began to revive only in 1881.

In 1877, during this time of distrust, the Massachusetts form of assessment life insurance was launched, which in that State had practically run its course by 1897 ; for there were then surviving only two of the sixty-two associatiions formed under the Massachusetts law of 1877. By an extraordinary perversity, that law forbade fixed premiums and also reserves or accumulations. But to people who had recently seen the wreckage and looting of bubble companies, that prohibition was, not a warning, but an inducement. Canvassers said " The reserve in our Association cannot be wasted or stolen, for we leave it in your own pockets, subject of course to call when really required to pay matured policies ". The uninformed public rushed in headlong. Then a promoter said " If life insurance on this plan is good, why not also endowment insurance ? " This was a palpable *reductio ad absurdum* ; but assessment endowment insurance soon far outstripped life insurance in public favor. Then a still bolder promoter said " If assessment endowment policies are good, why not also assessment bonds and debentures ? " —Why not indeed ? The old adage is, " no need of bait when fishing for gudgeon ". Assessment bond societies accordingly had their day, and are not even yet quite extinct. The profits to the promoters and managers of those Massachusetts speculations brought imitators in other States. Among endowment societies, the Golden Lion of Boston was outshone by the Order of Tonti at Philadelphia, and by the Order of the Iron Hall at Indianapolis. Such adventures generally assumed the guise of fraternities, and thus have done much injury to legitimate friendly societies in the United States ; just as during the years 1871 to 1880 legitimate life insurance companies had suffered much from being confounded with the bubble companies of the inflation period

Attempts having been made in Ontario to misuse the Benevolent Societies Act for launching similar schemes the Provincial Legislature in 1890 forbade the further incorporation under that Act of insurance associations of any kind whatever. Immediately after that prohibition, and in spite of it, an assessment endowment concern, calling itself " The Septennial Benevolent Society " was launched, but the Government promptly broke it up ; and, in 1891, the Government used the machinery of the same Act to close up " The Lion Life and Live Stock Association ", which, prior to the Act of 1890, had set up an assessment business of fraudulent character. In 1888 United States societies of the Massachusetts type were showing unmistakable signs of general collapse ; and, becoming discredited at home, were making determined efforts to gain a foothold in Ontario. To head off such movements, a registration Bill was in 1888 brought into the Legislature ; but the Bill was withdrawn owing to the opposition of some of our own societies, who feared that liabilities would in some way be annexed to their unmatured policies of life insurance.

Events were now moving with great rapidity : the immense loss and suffering caused by the recent failures of societies across the border made legislation here imperative ; and in 1892 the Honourable J. M. Gibson, then Provincial Secretary and now Attorney-General, introduced and carried through our Legislature *The Insurance Corporations Act*, which in 1897 was consolidated in The Ontario Insurance Act,—thus

continuing provisions which, while insisting on prompt payment of matured policies, protected registered Friendly Societies against claims or liabilities on unmatured policies of life insurance. The Insurance Corporations Act 1892 proved an effectual barrier against the importation of fraudulent or speculative assessment societies. That Act cast upon the Registrar of Friendly Societies the duty and responsibility of deciding the right of societies to be admitted to the Province to do business. In those days, as may easily be conceived, there was much unpopularity and denunciation for the Registrar from disapointed applicants and their Ontario supporters. Among numerous applications that I felt it my duty to refuse, were applications from the now notorious orders of Tonti and the Iron Hall, as well as from many other organizations that have since been broken up by the Courts in the United States.

In Ontario, Friendly Societies are not required to answer actuarial liabilities. But, on the other hand, our law, unlike the law of Massachusetts, has never prohibited friendly societies from taking fixed payments or from accumulating reserves: quite the contrary. The earliest enactment, that of 1850 (13-14 Vict. Chap. 32) authorized the accumulation of funds; and the latest enactment,—the Act of last Session which to-day we have before us,—by Section 4 greatly adds to the list of securities heretofore authorized for investment. As to fixed payments, Section 6 of the Benevolent Societies Act of 1874 (37 Vict Chap. 34) extended the liability of members so as to include even minors. Section 165 of the Ontario Insurance Act,—continuing a similar provision of The Insurance Corporations Act,—enables a friendly society to enact a table of stated premiums payable at fixed dates, reserving to the society the right also of levying special assessments when necessary. So long as the society has not in money (or its equivalent) the reserve *actuarily* necessary to carry its policies, the power of levying special assessments is obviously necessary. But all experience proves that stated periodical premiums must be the mainstay; and that special assessments can be used only very sparingly. In Shakespeare's Henry IV, Glendower, boasting of his powers, says:—

"I can call spirits from the vasty deep."

To which Hotspur retorts:—

"Why, so can I, or so can any man.
*But, will they come, when you do call for them?*"

Once a policyholder gets into the habit of paying regular periodical premiums, he expects and provides for the payment as for any other household expense. But if you make special calls, he is disturbed and distrustful. If he is old, or if he is uninsurable elsewhere, he pays perforce and grumblingly. If he is young or insurable elsewhere, he is very apt to quit the society, and to dissuade other young or insurable persons from entering it. When any such general desertion or abstention occurs, the average age of the persisting members rapidly rises; the average quality of the persisting lives rapidly lowers; and the average death-rate rapidly increases. In this way several societies well-organized and honestly and economically managed have, by wilfully-blind financing, been wrecked. An early courageous reform would have saved them. There is a possible and an impossible in life insurance; and when a society has entered into impossible contracts, the issue must be squarely met if the society is to be saved.

In Schedule A to the Ontario Insurance Act (R S.O. 1897,c 203) will be found a table showing the lowest net level premiums that, in an ordinary all-life insurance can be taken with safety. Our table was adopted by the Legislature of the Province of Quebec in 1898, and was enacted as the Schedule to the Statute of that Province, 61 Victoria, Chapter 39 As explained in a Departmental bulletin of 1897, I calculated the rates in that table from the very low mortality experience of the Canada Life Assurance Company, 1847 1893, the earning power of money being taken at 4 per cent. As your President, Dr. Mallory, has told you, that table, after much investigation and discussion, became in 1899 the basis of the table adopted by the National Fraternal Congress (assembled at Chicago,) and confirmed by the congress at Boston in 1900. The variations are quite insignificant, so that there is now a practical unanimity as to the minimum of safety. This being so, why endanger any of your societies by delay in raising the rates? It is sometimes argued that the law should step in and *compel* the societies to take at least those minimum premiums. If the law were creating *new* life insurance societies. that argument would be unanswerable. But, as already stated, the further creation of such societies

ceased with 1890; and we are now dealing with pre-existing societies and with improvident contracts undertaken by them without actuarial tables or advice. L'Union St. Jacques de Montreal v. Belisle, (1874) L R 6 P. C. 31, was a case where a benefit society of the Province of Quebec finding itself unable to perform certain improvident contracts, obtained a special Act from the Legislature of that Province reducing the liability. The Judicial Committee of the Imperial Privy Council upheld the legislation, and pointed out that the object was to save the society from insolvency. In order to avert if possible the loss and suffering inseparable from the collapse of life insurance companies, the Imperial Parliament in the The Life Assurance Cos' Act 1870, gave the Court power to reduce any insolvent Company's policies instead of winding up the Company. Under the law of Ontario, when the insurance contract is expressely made subject to the rules from time to time in force, our Courts have now in several cases decided that the society can raise the premium-rates thereafter payable by policies old as well as new: Baker v. Forest City Lodge 24, A. R. 585. Where the increase in rates is large, it would be always well to give the option of reducing the policy according to a stated scale instead of increasing the premium,—the election of the policyholder to be notified to the society in writing within the days of grace allowed for the payment of the first instalment of the increased premium

From the foregoing explanations it is now abundantly clear why our Friendly Societies have been and should be protected against claims or liabilities upon *unmatured* policies. The Societies, like all other life insurance corporations, are of course held strictly to the payment of *matured* policies within the sixty days defined by Section 80 of the Ontario Insurance Act.

It is not reasonable that proofs of death or claims under matured policies should be long delayed; for the insuring corporation might thus be placed at a great disadvantage in defending itself against fraud. Until the decision in Styles v. Royal Arcanum, 29 O. R. 38, Section 148 (2) of the Ontario Insurance Act was read as limiting the time for bringing action to a year and a-half from the happening of the event insured against. But, in that case, the Judge held that the words of the subsection were merely *enabling*, and not *restrictive*. By the Act of last session (1 Ed. VII., chap. 21, sec. 2 (3)) words are added making the limitation restrictive; so that hereafter if a claim is not made and prosecuted within a year and a-half, it is outlawed.

Societies have lately been embarrassed by attempts to use their policies or certificates as commercial securities, and as securities collateral to mortgages. This is, of course, wresting Friendly Society insurance from its original purpose, which was to make a voluntary provision for dependents. When a policy or certificate is being taken out in favor of a creditor, the insuring corporation,—and especially a friendly society,—should have notice of that relation between the assured and the beneficiary. The new Act (Sec. 2 (5) (6)) removes a difficulty raised by a recent decision, and requires that a "beneficiary for value" be expressly so declared and described on the policy.

Under the law prior to the recent enactment, where all of the beneficiaries appointed by the assured died before him, the insurance money fell at once into his estate and so to his creditors, although it sometimes happened that the assured left infant children unprovided for. Under the new Act (Sec 2 (7)) the infant children will, in any case, take before the creditors.

By Section 155 (4) of the Ontario Insurance Act where a Surrogate Court is resorted to simply for purposes of insurances ranging from $1,000 to $3,000, a lower scale of Surrogate fees is prescribed. Complaints have come in that in some cases the fees have been raised by attributing values to the clothing or similar personal effects of the assured. Section 2 (8) of the new Act excludes such accretions in arriving at the fees.

The new Act facilitates the general use of the H$^{m}$ Actuarial tables, and in the Schedule states the rule for valuing life insurance policies. Though not liable on unmatured policies, every friendly society should have an annual stock-taking of all its contracts. For many years in England the Manchester Unity and the Ancient Order of Foresters have had a strict actuarial valuation of their contracts, and have fearlessly published the results whether favorable or unfavorable. In this way the executive officers have been enabled to overcome the mistakes of the past; to accomplish a great financial transformation; and to win immense public confidence. The Ontario Societies have like early mistakes to overcome; and, if courageously dealt with at once, those mistakes may be

overcome. Some of our Societies have already shown what can be done in the way of increasing their membership on a higher scale of premiums. This financial question is of such extreme importance and urgency that it is always in season, and never, as some doubtless think, out of season. I therefore commend it to your most earnest attention.

Feeling assured that you will receive these as the suggestions of one who is at all times anxious to assist you, I thank you for your kind reception and courteous hearing. I have also to thank your legal counsel and the solicitors of the various Societies for their valuable suggestions in matters of legislation.

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## TABLE OF MINIMUM NET PREMIUMS REFERRED TO IN FOREGOING ADDRESS.

**No allowance whatever for profit, or for management or other expenses, or for loss on investments.**

ONTARIO INSURANCE ACT—SCHEDULE A.

[Section 60 (6)]

| Age at entry. | Net level premium for all-life insurance of $1,000. | | | |
|---|---|---|---|---|
| | Yearly in advance. | Half-yearly in advance. | Quarterly in advance. | Monthly in advance. |
| | $ | $ | $ | $ |
| 18 | 9 86 | 5 00 | 2 51 | 84 |
| 19 | 10 20 | 5 18 | 2 60 | 87 |
| 20 | 10 55 | 5 36 | 2 69 | 90 |
| 21 | 10 91 | 5 53 | 2 78 | 93 |
| 22 | 11 28 | 5 71 | 2 87 | 96 |
| 23 | 11 66 | 5 89 | 2 96 | 99 |
| 24 | 12 03 | 6 07 | 3 05 | 1 02 |
| 25 | 12 42 | 6 25 | 3 14 | 1 05 |
| 26 | 12 76 | 6 43 | 3 23 | 1 08 |
| 27 | 13 12 | 6 60 | 3 32 | 1 11 |
| 28 | 13 49 | 6 78 | 3 41 | 1 14 |
| 29 | 13 87 | 7 02 | 3 53 | 1 18 |
| 30 | 14 31 | 7 20 | 3 62 | 1 21 |
| 31 | 14 76 | 7 44 | 3 74 | 1 25 |
| 32 | 15 22 | 7 68 | 3 86 | 1 29 |
| 33 | 15 73 | 7 91 | 3 98 | 1 33 |
| 34 | 16 25 | 8 21 | 4 13 | 1 38 |
| 35 | 16 82 | 8 51 | 4 28 | 1 43 |
| 36 | 17 42 | 8 81 | 4 43 | 1 48 |
| 37 | 18 05 | 9 10 | 4 57 | 1 53 |
| 38 | 18 71 | 9 46 | 4 75 | 1 59 |
| 39 | 19 42 | 9 82 | 4 93 | 1 65 |
| 40 | 20 18 | 10 17 | 5 11 | 1 71 |
| 41 | 20 97 | 10 59 | 5 32 | 1 78 |
| 42 | 21 81 | 11 01 | 5 53 | 1 85 |
| 43 | 22 70 | 11 48 | 5 77 | 1 93 |
| 44 | 23 65 | 11 96 | 6 01 | 2 01 |
| 45 | 24 66 | 12 44 | 6 25 | 2 09 |
| 46 | 25 72 | 12 97 | 6 52 | 2 18 |
| 47 | 27 31 | 13 80 | 6 94 | 2 32 |
| 48 | 28 10 | 14 16 | 7 12 | 2 38 |
| 49 | 29 36 | 14 82 | 7 45 | 2 49 |
| 50 | 30 72 | 15 53 | 7 80 | 2 61 |
| 51 | 32 17 | 16 24 | 8 16 | 2 73 |
| 52 | 33 71 | 17 02 | 8 55 | 2 86 |
| 53 | 35 34 | 17 85 | 8 97 | 3 00 |
| 54 | 37 07 | 18 74 | 9 42 | 3 15 |
| 55 | 38 94 | 19 64 | 9 87 | 3 30 |

# INDEXES

TO

# DETAILED REPORT

OF THE

# INSPECTOR OF INSURANCE

AND

# REGISTRAR OF FRIENDLY SOCIETIES.

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The following indexes comprise all insurance corporations or companies standing registered at the 21st October, 1901:


PAGE 3.—Index A: Dominion Licensees standing registered at the 21st October, 1901, being Insurance Corporations or Companies licensed and inspected by the Dominion of Canada, and registered by the Province of Ontario for the transaction of insurance in the Province.

PAGE 8.—Index B: Provincial Licensees standing registered at the 21st October, 1901, being Insurance Corporations licensed, inspected and registered by the Province of Ontario for the transaction of insurance therein.

PAGE 11.—Index C: Friendly Societies standing registered at the 21st October, 1901, being Societies registered by the Province of Ontario for the transaction of insurance therein.


J. HOWARD HUNTER,

Inspector of Insurance and Registrar of Friendly Societies.

INDEX A: Dominion Licenses standing registered 21st October, 1901.

| Report. Page | Name of Company. | Register No. | For what kind of insurance licensed. | Registry begins 1901. | Registry ends 1902. |
|---|---|---|---|---|---|
| A 40 | Ætna Insurance Company of Hartford, Conn | 1668 | Fire and Inland Marine Insurance | May 1 | April 30 |
| A 5 | Ætna Life Insurance Company of Hartford, Conn | 1694 | Life Insurance | " | " 30 |
| A 4 | Alliance Assurance Company | 1662 | Fire Insurance | " | " 30 |
| A 55 | *American Fire Insurance Company | 1683 | Fire Insurance | " | " 30 |
| A 41 | American Surety Company of New York | 1653 | Guarantee Insurance | " | " 30 |
| A 60 | Anglo-American Fire Insurance Company | 1606 | Fire Insurance | " | " 30 |
| A 19 | Atlas Assurance Company | 1654 | Fire Insurance | " | " 30 |
| A 35 | Boiler Inspection and Insurance Company of Canada | 1620 | Steam Boiler Insurance | " | " 30 |
| A 46 | British Empire Mutual Life Assurance Company | 1682 | Life Insurance | " | " 30 |
| A 21 | British America Assurance Company, Toronto | 1670 | Fire and Inland Marine Insurance. | " | " 30 |
| A 49 | British and Foreign Marine Insurance Company, Limited | 1666 | Ocean and Inland Marine Insurance; also the business of insuring Registered Mail Matter in transit from any one point in Canada to any other point in Canada | " | " 30 |
| A 21 | Caledonian Insurance Company | 1623 | Fire Insurance | " | " 30 |
| A 45 | Canada Accident Assurance Company | 1627 | Accident, sickness and Plate Glass Insurance | " | " 30 |
| A 5 | Canada Life Assurance Company, Toronto | 1614 | Life Insurance | " | " 30 |
| A 56 | Canadian Fire Insurance Company | 1669 | Fire Insurance | " | " 30 |
| A 49 | Canadian Order of the Woodmen of the World | 1657 | Life Insurance on the Assessment Plan to the extent authorized by its Act of Incorporation | " | " 30 |
| A 50 | Canadian Railway Accident Insurance Company | 1602 | Accident and Sickness Insurance | " | " 30 |
| A 32 | Commercial Travellers' Mutual Benefit Society | 1646 | Life Insurance on the Assessment Plan | " | " 30 |
| A 7 | Commercial Union Assurance Company, Limited | 1647 | Fire, Ocean, Inland Marine and Life Insurance | " | " 30 |
| A 8 | Confederation Life Association of Canada | 1610 | Life Insurance | " | " 30 |
| A 44 | Connecticut Fire Insurance Company of Hartford, Conn | 1677 | Fire Insurance | " | " 30 |
| A 34 | Dominion Burglary Guarantee Company, Limited | 1643 | Burglary Guarantee Insurance | " | " 30 |

* Ceased to transact business in Ontario from 8th July, 1901.

INDEX A: Dominion Licensees, etc —*Continued.*

| Report Page. | Name of Company. | Register No. | For what kind of insurance licensed. | Registry begins 1901. | Registry ends 1902. |
|---|---|---|---|---|---|
| A 31 | Dominion of Canada Guarantee and Accident Insurance Company | 1611 | Guarantee, Accident and Sickness Insurance | May 1 | April 30 |
| A 33 | Dominion Life Assurance Company | 1690 | Life Insurance | " | " 30 |
| A 34 | Dominion Plate Glass Insurance Company | 1635 | Plate Glass Insurance | " | " 30 |
| A 26 | Edinburgh Life Assurance Company | 1621 | Life Insurance | " | " 30 |
| A 50 | Employer's Liability Assurance Corporation, Limited | 1686 | Accident, Guarantee and Sickness Insurance | " | " 30 |
| A 19 | Equitable Life Assurance Society of the United States | 1650 | Life Insurance | " | " 30 |
| A 61 | Equity Fire Insurance Company | 1787 | Fire Insurance | July 1 | " 30 |
| A 59 | Excelsior Life Insurance Company. | 1613 | Life Insurance | May 1 | " 30 |
| A 16 | Federal Life Assurance Company of Canada | 1601 | Life Insurance | " | " 30 |
| A 64 | Firemen's Fund Insurance Company | 1664 | Ocean Marine Insurance | " | " 30 |
| A 55 | Grand Council of the Catholic Mutual Benefit Association of Canada | 1671 | Life Insurance on the Assessment Plan | " | " 30 |
| A 48 | Great West Life Insurance Company | 1630 | Life Insurance | " | " 30 |
| A 17 | Guarantee Company of North America | 1617 | Guarantee Insurance | " | " 30 |
| A 16 | Guardian Fire and Life Assurance Company (Limited) | 1644 | Fire Insurance | " | " 30 |
| A 43 | Hartford Fire Insurance Company, Hartford | 1645 | Fire Insurance | " | " 30 |
| A 38 | Home Life Association of Canada | 1600 | Life Insurance | " | " 30 |
| A 39 | Imperial Insurance Company of London, England | 1632 | Fire Insurance | " | " 30 |
| A 52 | Imperial Life Assurance Company of Canada | 1619 | Life Insurance | " | " 30 |
| A 37 | Insurance Company of North America | 1628 | Fire and Inland Marine Insurance. | " | " 30 |
| A 11 | Lancashire Insurance Company | 1608 | Fire Insurance | " | " 30 |
| A 57 | Law Union and Crown Insurance Company | 1652 | Fire Insurance | " | " 30 |
| A 10 | Liverpool and London and Globe Insurance Company | 1622 | Fire and Life Insurance | " | " 30 |
| A 27 | Lloyd's Plate Glass Insurance Company | 1675 | Plate Glass Insurance | " | " 30 |
| A 28 | London Assurance Corporation, England | 1609 | Fire, Life and Inland Marine Insurance | " | " 30 |

INDEX A: Dominion Licensees, etc.—*Continued.*

| Report. Page. | Name of company. | Register No. | For what kind of insurance licensed. | Registry begins, 1901. | Registry ends 1902. |
|---|---|---|---|---|---|
| A 45 | London Guarantee and Accident Company, Limited | 1680 | Guarantee, Accident and Sickness Insurance | May 1 | April 30 |
| A 12 | London and Lancashire Fire Insurance Company | 1676 | Fire Insurance | " | " 30 |
| A 26 | London and Lancashire Life Insurance Company | 1651 | Life Insurance | " | " 30 |
| A 29 | London Mutual Fire Insurance Company | 1692 | Fire Insurance | " | " 30 |
| A 29 | London Life Insurance Company | 1672 | Life Insurance | " | " 30 |
| A 40 | Manchester Assurance Company | 1684 | Fire Insurance | " | " 30 |
| A 70 | Mannheim Insurance Company | 1639 | Ocean-Marine Insurance | " | " 30 |
| A 30 | Manufacturers' Life Insurance Company | 1655 | Life Insurance | " | " 30 |
| A 32 | Mercantile Fire Insurance Company | 1604 | Fire Insurance | " | " 30 |
| A 47 | Metropolitan Life Insurance Company of New York | 1625 | Life Insurance | " | " 30 |
| A 37 | Mutual Life Assurance Company of Canada | 1642 | Life Insurance | " | " 30 |
| A 13 | Mutual Life Insurance Company of New York | 1615 | Life Insurance | " | " 30 |
| A 44 | Mutual Reserve Fund Life Association, New York | 1599 | Life Insurance on the Assessment Plan | " | " 30 |
| A 56 | National Life Assurance Company of Canada | 1641 | Life Insurance | " | " 30 |
| A 42 | National Assurance Company of Ireland | 1631 | Fire Insurance | " | " 30 |
| A 20 | New York Life Insurance Company | 1673 | Life Insurance | " | " 30 |
| A 58 | New York Plate Glass Insurance Company | 1649 | Plate Glass Insurance | " | " 30 |
| A 18 | North American Life Assurance Company | 1681 | Life Insurance | " | " 30 |
| A 39 | North British and Mercantile Insurance Company | 1688 | Fire and Life Insurance | " | " 30 |
| A 10 | Northern Assurance Company | 1678 | Fire Insurance | " | " 30 |
| A 52 | Northern Life Assurance Company of Canada | 1618 | Life Insurance | " | " 30 |
| A 62 | Norwich Union Life Insurance Society | 1658 | Life Insurance | " | " 30 |
| A 41 | Norwich Union Fire Insurance Society | 1638 | Fire Insurance | " | " 30 |
| A 28 | Ocean Accident and Guarantee Corporation (Limited) | 1637 | Accident and Sickness Insurance | " | " 30 |
| A 51 | Ontario Accident Insurance Company | 1676 | Accident and Sickness Insurance | " | " 30 |

INDEX A: Dominion Licensees, etc.—*Continued.*

| Report. Page. | Name of Company. | Register No | For what kind of insurance licensed. | Registry begins 1901. | Registry ends 1902. |
|---|---|---|---|---|---|
| A 60 | Ottawa Fire Insurance Company. | 1691 | Fire Insurance | May 1.. | April 30 |
| A 30 | Phenix Insurance Company of Brooklyn | 1667 | Fire Insurance | " .. | " 30 |
| A 12 | Phœnix Assurance Company of London | 1665 | Fire Insurance | " .. | " 30 |
| A 43 | Phœnix Insurance Company, Hartford, Conn | 1674 | Fire Insurance | " .. | " 30 |
| A 36 | Provident Savings Life Assurance Society | 1687 | Life Insurance | " .. | " 30 |
| A 15 | Quebec Fire Assurance Company.. | 1660 | Fire Insurance | " .. | " 30 |
| A 14 | Queen Insurance Company of America | 1607 | Fire Insurance | " .. | " 30 |
| A 68 | Reliance Marine Insurance Company | 1694 | Ocean-Marine Insurance | " .. | " 30 |
| A 62 | Reliance Mutual Life Insurance Society. | 1659 | Life Insurance | " .. | " 30 |
| A 9 | Royal Insurance Company.. | 1603 | Fire and Life Insurance | " .. | " 30 |
| A 54 | Royal Victoria Life Insurance Company | 1679 | Life Insurance | " .. | " 30 |
| A 54 | Scottish Amicable Life Assurance Society | 1636 | Life Insurance | " .. | " 30 |
| A 20 | Scottish Union and National Insurance Company | 1629 | Fire Insurance | " .. | " 30 |
| A 6 | Standard Life Assurance Company, Scotland | 1626 | Life Insurance | " .. | " 30 |
| A 47 | Star Life Assurance Society of England | 1648 | Life Insurance | " .. | " 30 |
| A 58 | Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada | 1656 | Life and Sickness Insurance | " .. | " 30 |
| A 36 | Sun Insurance Office, London, England | 1612 | Fire Insurance | " .. | " 39 |
| A 25 | Sun Life Assurance Company of Canada | 1633 | Life Insurance | " .. | " 30 |
| A 53 | Supreme Court of the Independent Order of Foresters | 1685 | Life, Disability and Sickness Insurance on the Assessment Plan | " .. | " 30 |
| A 24 | Temperance and General Life Assurance Company of North America* | 1689 | Life Insurance | " .. | " 30 |
| A 62 | Thames and Mersey Marine Insurance Company (Limited) | 1663 | Ocean-Marine Insurance | " .. | " 30 |
| A 24 | Travellers' Insurance Company of Hartford, Conn | 1624 | Life and Accident Insurance | " .. | " 30 |

* The Temperance and General Life Assurance Company of North America was amalgamated with the Manufacturers' Life Assurance Company as from the 10th July, 1901, the amalgamated Company being now known as the Manufacturers' and Temperance and General Life Assurance Company.

INDEX A: Dominion Licensees, etc.—*Concluded.*

| Report No. | Name of Company. | Register No | For what kind of insurance licensed. | Registry begins. 1901. | Registry ends 1902. |
|---|---|---|---|---|---|
| A 23 | Union Mutual Life Insurance Company of Maine | 1634 | Life Insurance | May 1 | April 30 |
| A 14 | Union Assurance Society, London, England | 1661 | Fire Insurance | " | " 30 |
| A 66 | Union Marine Insurance Company (Limited) | 1693 | Ocean-Marine Insurance | " | " 30 |
| A 22 | United States Life Insurance Company | 1640 | Life Insurance | " | " 30 |
| A 9 | Western Assurance Company, Toronto | 1605 | Fire; also Ocean and Inland Marine Insurance | " | " 30 |

INDEX B.—Register of Provincial Licensees, including all Companies so Licensed an Authorized to Transact Business at the Date of Publication.

| Report. Page. | Name of Company. | System. | Manager or Secretary. | Post Office. |
|---|---|---|---|---|
| B 137 | Algoma Mutual | Mutual | H. N. Young | Sault Ste. Marie. |
| B 149 | Amherst Island | Mutual | T. J. Polley | Stella. |
| B 221 | Ayr Farmers' | Mutual | Joseph Wrigley | Ayr. |
| B 175 | Bancroft Mutual | Mutual | John Jackson | Bancroft. |
| B 101 | Bay of Quinte Agricultural | Mutual | C. H. Widdifield | Picton. |
| B 47 | Berlin Mutual | Mutual and Stock | F. C. Brown | Toronto. |
| B 207 | Bertie & Willoughby Farmers' | Mutual | H. N. Hibbard | Ridgeway. |
| B 131 | Blanshard | Mutual | P. S. Armstrong | St. Mary's. |
| B 159 | Blenheim, North | Mutual | Geo. Middlemas | Bright. |
| B 223 | Brant County Farmers | Mutual | John H. Campbell | Paris. |
| B 119 | Bruce West Farmers' | Mutual | J. H. Fleming | Kincardine. |
| B 115 | Canadian Millers | Mutual | Seneca Jones | Hamilton. |
| B 217 | Caradoc Farmers' | Mutual | W. E. Sawyer | Mount Brydges. |
| —— | *Central Life | Joint Stock | J. M. Spence | Toronto. |
| B 135 | Clinton Township | Mutual | Levi Moyer | Beamsville. |
| B 3 | Continental Life | Joint Stock | George B. Woods | Toronto. |
| B 123 | Culross | Mutual | David McIntosh | Teeswater. |
| B 219 | Dereham and West Oxford | Mutual | T. R. Mayberry | Ingersoll. |
| B 197 | Dorchester North and South | Mutual | D. D. York | Harrietsville. |
| B 161 | Downie | Mutual | Peter Smith | Sebringville. |
| B 139 | Dufferin Farmers' | Mutual | James Brown | Melancthon. |
| B 89 | Dumfries N. and Waterloo S. | Mutual | Wm. Deans | Galt. |
| B 193 | Dunwich Farmers' | Mutual | W. A. Galbraith | Iona Station. |
| B 153 | Easthope South Farmers' | Mutual | Wm. S. Russell | Tavistock. |
| B 51 | Economical | Cash Mutual | W. H. Schmalz | Berlin. |
| B 187 | Ekfrid | Mutual | A. P. McDougald | Melbourne. |
| B 121 | Elma Farmers' | Mutual | Robert Cleland | Listowel. |
| B 163 | Eramosa | Mutual | Hugh Black | Rockwood. |
| B 183 | Erie Farmers' | Mutual | Edwin Hoover | Selkirk. |
| B 21 | **Equity Fire | Stock | W. Greenwood Brown | Toronto. |
| —— | †Farmers' and Traders' | Stock | Geo. B. Woods | Toronto. |
| B 129 | Farmers' Central | Mutual | J. J. Schumacher | Walkerton. |

* The Central Life Insurance Company was incorporated by Letters Patent of Ontario, bearing date 23rd February, 1901, and was licensed for the transaction of life insurance as from that date. Deposit $25.000.

** Now licensed by the Dominion.

† Amalgamated with The Continental Life Insurance Company by Special Act, 1 Edw. VII., chap. 94 (O), under the name "The Continental Life Insurance Company."

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business —*Continued.*

| Report. Page. | Name of Company. | System. | Manager or Secretary. | Post Office. |
|---|---|---|---|---|
| B 99 | Farmers' Union | Mutual | R. G. Corneil | Lindsay. |
| B 54 | Fire Insurance Exchange | Mutual and Stock | Hugh Scott | Toronto. |
| B 145 | Formosa | Mutual | Julius Noll | Formosa. |
| B 143 | Germania Farmers' | Mutual | George Hopf | Moltke. |
| B 107 | Glengarry Farmers | Mutual | V. G. Chisholm | Lochiel. |
| B 57 | Gore District | Cash Mutual | R. S. Strong | Galt. |
| B 181 | Grand River | Mutual | F. A. Nelles | York. |
| B 109 | Grenville Patron | Mutual | F. M. Scott | Prescott. |
| B 125 | Grey and Bruce | Mutual | Duncan Campbell | Hanover. |
| B 233 | Guelph Township | Mutual | Major Geo. B. Hood | Guelph. |
| B 165 | Halton Union Farmers | Mutual | Colin Cameron | Eden Mills. |
| B 97 | Hamilton Township | Mutual | David Eagleson | Cold Springs. |
| B 60 | Hand-in-Hand | Mutual and Stock | Hugh Scott | Toronto. |
| B 203 | Hay Township Farmers | Mutual | Henry Eilber, M.P.P. | Crediton. |
| B 177 | Hopewell Creek | Mutual | Anton Frank | New Germany. |
| B 147 | Howick Farmers | Mutual | Wm. S. McKercher | Wroxeter. |
| B 185 | Howard Farmers | Mutual | E. D. Mitten | Ridgetown. |
| B 209 | Kent and Essex | Mutual | Thomas C. Renwick | Romney. |
| B 199 | Lambton Farmers | Mutual | W. G. Willoughby | Walnut. |
| B 105 | Lanark | Mutual | Geo. A. C. Ritchie | Perth. |
| B 91 | Lennox and Addington | Mutual | M. C. Bogart | Napanee. |
| B 195 | Lobo Township | Mutual | J. Marsh | Coldstream. |
| B 201 | London Township Farmers' | Mutual | Edward Dann | Bryanston. |
| B 133 | McGillivray | Mutual | Wm. Frazer | W. McGillivray |
| B 179 | McKillop | Mutual | Thomas E. Hayes | Seaforth. |
| B 231 | Maple Leaf | Mutual | Wm. Purvis | Columbus. |
| B 27 | Merchants' Fire | Stock | J. C. Durham | Toronto. |
| B 95 | Midland | Mutual | J. E. Gould | Uxbridge. |
| B 64 | Millers' and Manufacturers | Stock Mutual | Hugh Scott | Toronto. |
| B 167 | Nichol | Mutual | James Beattie | Fergus. |
| B 227 | Nissouri Farmers' | Mutual | E. J. Pearson | Kintore. |
| B 215 | Norfolk Farmers' | Mutual | T. A. Moore | Simcoe. |
| B 211 | Oneida Framers' | Mutual | David Kett | Willogrove. |
| B 229 | Otter | Mutual | H. Van Valkenburg | Norwich. |
| B 225 | Oxford Farmers' | Mutual | James Munro | Embro. |

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business.—*Concluded*

| Report. Page. | Name of Company. | System. | Manager or Secretary. | Post Office. |
|---|---|---|---|---|
| B 155 | Peel and Maryborough | Mutual | James McEwing | Drayton. |
| B 169 | Peel County Farmers' | Mutual | L. Cheyne | Brampton. |
| B 12 | People's Life | Mutual | Thomas Jolliffe<br>W. D. Bell | Toronto. |
| B 68 | Perth | Cash Mutual | Charles Packert | Stratford. |
| .... | *Prescott Farmers' | Mutual | B. G. Parisien | Alfred. |
| B 173 | Puslinch | Mutual | James Scott | Aberfoyle. |
| B 33 | Queen City | Joint Stock | Thomas Walmsley | Toronto. |
| B 93 | Renfrew Farmers' | Mutual | Chas. K. Grigg | Renfrew. |
| B 141 | Saltfleet and Binbrook | Mutual | Robert Fletcher | Stony Creek. |
| B 111 | Simcoe County | Mutual | Joseph Wright | Beeton. |
| B 191 | Southwold Farmers' | Mutual | Gervase E. Stafford | Shedden. |
| B 103 | Standard Mutual | Mutual | H. B. Reesor | Markham. |
| B 117 | Sydenham | Mutual | James Cochrane | Owen Sound. |
| B 189 | Townsend Farmers' | Mutual | S. Cunningham | Waterford. |
| B 35 | Traders' Fire | Stock | L. C. Camp | Toronto. |
| B 171 | Usborne and Hibbert | Mutual | Thos. Cameron | Farquhar. |
| B 127 | Victoria | Mutual | W. R. Stuart | Hamilton. |
| B 213 | Walpole Farmers' | Mutual | Geo. Miller | Jarvis. |
| B 71 | Waterloo | Cash Mutual | Frank Haight | Waterloo. |
| B 151 | Waterloo, North, Farmers' | Mutual | Levi Stauffer | Waterloo. |
| B 157 | Wawanosh, West | Mutual | John M. Roberts | Dungannon. |
| B 74 | Wellington | Mutual and Stock | John Davidson | Guelph. |
| B 235 | Westminster Township | Mutual | James Elliott | Wilton Grove. |
| B 113 | Williams, East | Mutual | Wm. McCallum | Fernhill. |
| B 205 | Yarmouth | Mutual | W. H. Elliott | New Sarum. |
| B 78 | York Mutual | Mutual and Stock | James G. Wilgar | Toronto. |

*Prescott Farmers' Mutual Fire Insurance was licensed as from 1st July, 1901.

INDEX C.—Friendly Societies: being Societies registered by the Province of Ontario for the transaction of insurance therein, and standing registered at the 21st October, 1901.

| Report page. | Short name of society. | When organized or incorporated. | Head office. | Name of Secretary. | Register No. | For what insurance contracts registered. | Term of registry. Begins, 1901. | Term of registry. Ends, 1902. |
|---|---|---|---|---|---|---|---|---|
| C 124 | Anderson Furniture Co. Employees Benefit Society | 1895 | Woodstock | Thos. Milburn | 770 | Sick and funeral benefits | July 1. | June 30 |
| C 126 | Army and Navy Veterans, Toronto | 1888 | Toronto | Harry Roland | 791 | Insurance against sickness and death | " | " |
| C 125 | Army and Navy Veterans, Hamilton | 1889 | Hamilton | John Gardner | 797 | Sick and funeral benefits | " | " |
| C 142 | Bain Wagon Co., Employees' Mutual Benefit Association | 1900 | Woodstock | H. M. Russ | 775 | Sick and funeral benefits | " | " |
| C 104 | Bank of British North America W. and O. Fund | 1891 | Montreal | Victor G. Gray | 780 | Insurance against death | " | " |
| C 141 | Bartenders' Benevolent Association | 1900 | Toronto | W. D. Sprinks | 825 | Sick and funeral benefits | " | " |
| C 144 | Bertram Engine Works Co. Mutual Benefit Association | 1900 | Toronto | W. P. McCulloch | 787 | Sick and funeral benefits | " | " |
| C 109 | Bricklayers' and Masons' Union No. 1, of Ontario | 1881 | Hamilton | W. J. Whitelock | 753 | Sick and funeral benefits | " | " |
| C 68 | Canada Atlantic Railway Employees' Sick and Disability Society | 1894 | Ottawa | W. D. J. McEwen | 789 | Sick and funeral benefits | " | " |
| C 6 | Chosen Friends, Canadian Order of | 1882 | Hamilton | W. F. Montague | 755 | Insurance against sickness and disability or death | " | " |
| C 134 | Civil Service Mutual Benefit Society | 1872 | Ottawa | W. J. Lynch | 801 | Insurance against sickness and death | " | " |
| C 110 | Cigarmakers' Union, No. 27, Toronto | 1869 | Toronto | J. Pamphilon | 807 | Sick, funeral and out of work benefits | " | " |
| C 112 | Cigarmakers' Union, No. 55, Hamilton | 1869 | Hamilton | Thomas O'Dowd | 822 | Sick, funeral and out of work benefits | " | " |
| C 113 | Cigarmakers' Union, No. 59, Brantford | 1886 | Brantford | F. Mather | 799 | Sick, funeral and out of work benefits | " | " |
| C 121 | Cobban Manufacturing Co.'s Employees' Mutual Benefit Society | 1888 | Toronto | David Rae | 812 | Sick and funeral benefits | " | " |

INDEX C —Friendly Societies: being Societies registered by the Province of Ontario for the transaction of insurance therein, etc —*Continued.*

| Report page. | Short name of society. | When organized or incorporated. | Head office. | Name of Secretary. | Registry No. | For what insurance contracts registered. | Term of registry. | |
|---|---|---|---|---|---|---|---|---|
| | | | | | | | Begins, 1901. | Ends, 1902. |
| C 135 .. | Cockshutt Plow Co. Relief Association.... | 1899 | Brantford .... | David Richardson ... | 757 | Sick and funeral benefits ..... ..... | July 1. | June 30 |
| C 40 .. | Commercial Travellers' Association of Canada ..... ..... .... | 1874 | Toronto ..... | James Sargant ..... | 818 | Insurance against accident and death .... | " | " |
| C 41 .. | Commercial Travellers' Society of Western Ontario ..... | 1885 | London ..... | Alfred Robinson..... | 752 | Insurance against death..... | " | " |
| C 80 .. | Daughters and Maids of England ..... | 1890 | Toronto ..... | L. G. Cross ..... | 800 | Sick and funeral benefits ..... | " | " |
| C 120 .. | Dominion Expressmen's Sick Benefit Association ..... ..... | 1889 | Toronto ..... | John Blackhall..... | 761 | Insurance against sickness and death .... | " | " |
| C 60 .. | Emerald Beneficial Association, Grand Branch of ..... ..... ..... | 1874 | Toronto .... | Angus McDonald.... | 826 | Insurance against sickness and death .... | " | " |
| C 90 .. | Federated Letter Carriers..... .... | 1891 | Toronto ..... | Alex. McMordie..... | 747 | Insurance against sickness and death .... | " | " |
| C 19 . | Foresters, Canadian Order of..... | 1879 | Brantford ..... | Thos. White..... | 765 | Insurance against sickness and death .... | " | " |
| C 56 .. | Foresters, Catholic Order of..... | 1883 | Chicago ..... | Theo. B. Thiele.... | 743 | Insurance against sickness and death .... | " | " |
| C 119 .. | Gendron Manufacturing Co's. Employees' Mutual Benefit Society ..... | 1890 | Toronto ..... | J. J. Moran ..... | 773 | Sick and funeral benefits ..... | " | " |
| C 88 .. | German Benevolent Society ..... | 1881 | Hamilton ..... | G. Bartmann..... | 813 | Insurance against sickness and death ..... | " | " |
| C 107 .. | Globe Printing Co.'s Employees' Benefit Society ..... ... ..... ... | 1885 | Toronto ..... | T. Jeffrey ..... | 777 | Sick and funeral benefits.... ..... | " | " |
| C 145 .. | Gutta Percha and Rubber Manf. Co. Employees' Sick Benefit Society ..... | 1900 | Toronto .... . | S. Duffin..... ..... | 771 | Sick and funeral benefits. ..... ..... | " | " |
| C 78 .. | Hamilton Police Benefit Fund..... | 1891 | Hamilton ..... | John Timson ... .... | 793 | Insurance against death, also life-time benefits ..... | " | " |
| C 122 .. | Heintzman & Co.'s Employees' Benefit Society ..... | 1885 | Toronto ..... | A. J. Linton ..... | 785 | Insurance against sickness and death ..... | " | " |
| C 131 .. | Hibernians, Ancient Order of ..... | 1888 | Hamilton ..... | Thos. O'Dowd..... | ..... | Insurance against sickness and death ..... | " | " |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| C 9 | Home Circle, Canadian Order. ... | 1884 | Toronto | J. M. Foster | 764 | Insurance against sickness and death, also life-time benefits (including endowments) | " | " |
| C 74 | Irish Catholic Benevolent Union | 1883 | Toronto | J. J. O'Regan | 766 | Insurance against sickness and death | " | " |
| C 85 | Italian Benevolent Society | 1888 | Toronto | M. A. Glionna | 795 | Insurance against sickness and death | " | " |
| C 143 | Karn & Co.'s Employees' Mutual Benefit Association | 1900 | Woodstock | W. E. Gould | 744 | Sick and funeral benefits | " | " |
| C 37 | Knights of the Maccabees Supreme Tent | 1883 | Port Huron | G. J. Seigle | 750 | Insurance against sickness and death | " | " |
| C 22 | Knights of Pythias, Supreme Lodge | 1864 | Nashville | R. L. C. White | 794 | Insurance against sickness and death | July 1 | June 30 |
| C 58 | Knights of St. John, R. C. Union of* | 1893 | Toronto | W. J. Dillon | 828 | Insurance against sickness and death | " | " |
| C 72 | Knights of St. John and Malta | 1875 | Toronto | John A. Cowan | 802 | Insurance against sickness and death, also life-time benefits | " | " |
| C 96 | Ladies' Orange Benevolent Association | 1895 | Chatham | Mrs. Longmoore | 745 | Sick and funeral benefits | " | " |
| C 79 | London Police Benefit Fund | 1877 | London | R. Birrell | 778 | Insurance against death, also life-time benefits | " | " |
| C 133 | Loyal Orange Young Britton Lodge No. 33. | 1895 | Ottawa | W. J. Kissick | 762 | Sick and funeral benefits. | " | " |
| C 100 | Loyal True Blue Association | 1889 | Port Perry | Nicholas Ingram | 786 | Insurance against sickness and death | " | " |
| C 128 | Macdonald Manf. Co.'s Employees' Benefit Society | | | | | | | |
| C 114 | Massey-Harris (Toronto) Employees' Mutual Benefit Society | 1883 | Toronto | W. W. Atkinson | 784 | Sick and funeral benefits. | " | " |
| C 115 | Massey-Harris (Brantford) Relief Ass'n | 1885 | Brantford | Percy Gregory | 790 | Insurance against sickness and death | " | " |
| C 71 | Mutual Masonic Compact | 1877 | St. Catharines. | Levi Yale | 806 | Insurance against death. | " | " |
| C 108 | Methodist Book and Publishing House Employees' Benefit Society | 1895 | Toronto | Henry Balson | 748 | Sick and funeral benefits. | " | " |
| C 25 | Oddfellows, Canadian Order of | 1882 | Toronto | Robert Fleming | 796 | Insurance against sickness and death | " | " |
| C 12 | Oddfellows, Independent Order of | 1855 | Toronto | J. B. King | 782 | Insurance against sickness and death | " | " |
| C 92 | Oddfellows, Independent Order, M. U. | 1887 | Toronto | W. C. Schunck | 779 | Insurance against sickness and death | " | " |
| C 16 | Oddfellows Relief Association | 1874 | Kingston | R. Meek | 742 | Insurance against disability or death | " | " |
| C 129 | Ontario Benefit Society | 1898 | Toronto | W. S. Harrison | 781 | Sick and funeral benefits | " | " |
| C 51 | Orange Grand Lodge, Ontario West | 1881 | Toronto | Wm. Lee | 772 | Insurance against sickness and death | " | " |

* Name changed by Order-in-Council bearing date 28th September, 1901, to "The Ontario Grand Commandery of the Knights of St. John."

INDEX C.—Friendly Societies: being Societies registered by the Province of Ontario for the transaction of insurance, etc—*Concluded*

| Report page. | Short name of society. | When organized or incorporated. | Head office. | Name of Secretary. | Register No. | For what insurance contracts registered. | Term of registry. Begins, 1901. | Term of registry. Ends, 1902. |
|---|---|---|---|---|---|---|---|---|
| C 28 .. | Orange Grand Lodge of B. A..... | 1890 | Toronto ..... | J. S. Leighton ..... | 760 | Insurance against sickness and death ..... | July 1. | June 30 |
| C 106 .. | Ottawa Typographical Union No. 102 .... | 1867 | Ottawa ..... | Geo. Beauregard .... | 767 | Sick and funeral benefits..... | " | " |
| C 66 .. | Ottawa Unity Protestant Benefit Society. | 1869 | Ottawa ..... | J. A. Murphy..... | 819 | Insurance against sickness and death ..... | " | " |
| C 117 .. | Postal Benefit Association, Toronto ..... | 1891 | Toronto ... | T. D. Gould..... | 803 | Insurance against death. ..... | " | " |
| C 103 .. | Reliance Benefit Order..... ..... | 1895 | Toronto ..... | A. S. Stewart ..... | 798 | Sick and funeral benefits..... | " | " |
| C 30 .. | Royal Arcanum ..... | 1877 | Boston ..... | W. O. Robson. ..... | 742 | Insurance against sickness and death ..... | " | " |
| C 34 .. | Royal Templars of Temperance..... | 1884 | Hamilton ..... | C. V. Emory... .... | 769 | Insurance against sickness and death, also life-time benefits..... .... .... | " | " |
| 102 .. | Sanctuary Robin Hood, A. O. S .. .... | 1878 | Toronto ..... | W. H. Henley. ... | 788 | Sick and funeral benefits..... | " | " |
| 53 .. | Societe des Artisans Canadien Francais... | 1876 | Montreal ..... | Henry Roy..... | 758 | Insurance against sickness and death. .... | " | " |
| 43 .. | Sons of England..... ..... .... | 1877 | Toronto ..... | John W. Carter ..... | 749 | Insurance against sickness and death..... | " | " |
| C 49 .. | Sons of Ireland..... | 1890 | Toronto ..... | R A. Lennox ..... | 816 | Insurance against sickness and death..... | " | " |
| C 46 .. | Sons of Scotland ..... .. ..... | 1876 | Toronto .... | D. M. Robertson.... | 792 | Insurance against death.... ..... | " | " |
| C 69 .. | Sons of Temperance (Grand Division of Canada West). ... ..... ... ..... | 1849 | Kettleby ..... | J. M. Walton..... | 815 | Insurance against sickness and death, also life-time benefits..... | " | " |
| C 86 .. | St. Boniface Benefit Society.. ..... | 1892 | Berlin .. ..... | A. Fuhrman ..... | 774 | Sick and funeral benefits..... | " | " |
| C 62 .. | St. Jean Baptiste Society, Ottawa ..... | 1887 | Ottawa ..... | W. Evrarie..... | 824 | Insurance against sickness and death..... | " | " |
| C 94 .. | St. Joseph Mutual Benefit Society, Toronto | 1889 | Toronto ..... | U. Renaud..... | 751 | Sick and funeral benefits..... ..... | " | " |
| C 95 .. | St. Joseph Aid Society (Formosa) ..... | 1887 | Formaso ... .. | J. D. Kuntz ..... | 776 | Insurance against sickness and death..... | " | " |
| C 64 .. | St. Joseph (Union of) Ottawa ..... | 1863 | Ottawa..... | Charles Desjardins .. | 804 | Insurance against sickness and death..... | " | " |
| C 123 .. | St. Lawrence Foundry Employees' Society | 1890 | Toronto ..... | Miss N. Christie..... | 808 | Sick and funeral benefits..... | " | " |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| .. | St. Luke Sick Benefit Society | 1894 | Amherstburg | L. Bertrand | 810 | Sick and funeral benefits | " | " |
| C 82 | Theatrical Mechanical Association, Toronto | 1886 | Toronto | W. E. Meredith | 756 | Insurance against sickness and death | " | " |
| C 84 | Toronto Firemen's Benefit Fund | 1891 | Toronto | Arthur Busteed | 811 | Insurance against sickness and death, also life-time benefits | " | " |
| C 138 | Toronto Hebrew Benevolent Society | 1898 | Toronto | I. Turofsky | 814 | Sick and funeral benefits | " | " |
| C 83 | Toronto Mutual Protective Association | 1887 | Toronto | Claude L. Keay | 817 | Sick and funeral benefits | " | " |
| C 76 | Toronto Police Benefit Fund | 1882 | Toronto | Charles Seymour | 805 | Insurance against death, also life-time benefits | " | " |
| C 127 | Toronto Civic Employees' Benevolent Association | 1888 | Toronto | S. Dean | 823 | Insurance against sickness and death | July 1 | June 30 |
| C 139 | Toronto Railway Employees' Union and Benefit Society | 1893 | Toronto | Magnus Sinclair | 820 | Insurance against sickness and death | " | " |
| C 105 | Toronto Typographical Union No. 91 | 1844 | Toronto | Joseph Clinton | 854 | Insurance against sickness and death | " | " |
| C 130 | United Daughters of Chatham | 1855 | Chatham | Mary E. Anderson | 746 | Sick and funeral benefits | " | " |
| C 3 | United Workmen, Ancient Order of | 1879 | Toronto | M. D. Carder | 759 | Insurance against death | " | " |
| C 98 | United Protestant Benevolent Association | 1881 | Hamilton | James Harper | 763 | Insurance against sickness and death | " | " |
| C 136 | Verity Plow Company Relief Association | 1899 | Brantford | N. W. Creech | 768 | Sick and funeral benefits | " | " |
| C 118 | Victoria Lodge No. 7, Good Samaritans | 1862 | Hamilton | Annie Gwyder | 783 | Sick and funeral benefits | " | " |
| C 137 | W. & J. G. Greey's Employees' Mutual Sick Benefit Society | 1898 | Toronto | Alfred J. Smith | 809 | Sick and funeral benefits | " | " |
| C 140 | Young Men's Hebrew Association | 1896 | Toronto | Joseph Gurofsky | 821 | Sick and funeral benefits | " | " |

# LOAN CORPORATIONS STATEMENTS

BEING

## FINANCIAL STATEMENTS MADE BY

BUILDING SOCIETIES, LOAN COMPANIES, LOANING LAND COMPANIES, AND TRUSTS COMPANIES.

FOR THE YEAR ENDING

31ST DECEMBER, 1901.

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PRINTED BY ORDER OF

THE LEGISLATIVE ASSEMBLY OF ONTARIO.

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*TORONTO:*
PRINTED AND PUBLISHED BY L. K. CAMERON,
Printer to the King's Most Excellent Majesty.
1902.

WARWICK BRO'S & RUTTER, Printers,
TORONTO.

To Colonel the Honourable J. M. Gibson, K.C., M.P.P.,

*Attorney General.*

Sir,—I have the honour to present herewith the fifth Annual Statements made by Loan Corporations under the present Act (R. S. O. 1897, c. 205). Prefixed to these statements will be found a copy of the official blank form.

The Companies included in the Report are here classified (as in the present Act) into :

Loan Companies.

Loaning Land Companies.

Trusts Companies.

The Loan Companies forming the first mentioned Class, are further sub-divided into :

A. Companies having only permanent stock.

B. Companies having withdrawable as well as permanent stock, or having withdrawable stock only.

I have the honour to be, Sir,
Your obedient servant,

J. HOWARD HUNTER,
*Registrar of Loan Corporations.*

Parliament Buildings
Toronto, June 2nd, 1902.

# CONTENTS.


PAGES.

Detailed Reports.

Loan Companies :—

A. Loan Companies having only Permanent Stock ..... 17 et seq.

B. Loan Companies having Withdrawable Stock as well as Permanent Stock, or having Withdrawable Stock only ..... 171 et seq.

Loaning Land Companies ..... 253 et seq.

Trusts Companies ..... 279 et seq.

Comparative Tables showing Liabilities, Assets, etc ..... 317 et seq.

Index to Loan Corporations ..... 323 et seq.

# FORM OF ANNUAL STATEMENTS

## SUPPLIED TO LOAN CORPORATIONS FOR PURPOSES OF THIS REPORT.

*Note.*—By comparing with this form the statement actually made by each company and printed within, the fullness and completeness of the company's statement may be tested.

## FORM OF ANNUAL STATEMENT.

The following is a copy of the form supplied to each Loan Corporation for purposes of its Annual Statement for the year ending 31st December, 1901.

### ANNUAL STATEMENT

*Of the condition and affairs of the* (Name of Corporation)..... *of*..... .... *at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.*

*The Corporation was incorporated under the laws of*..... ..... .....*on the*..... ..... *day of*..... ..... .... *18*..

*The Head Office of the Corporation is at No*.... ..(Name of Street) ..... .... *in the* (City, Town or Village) .... ..... *of* .... ..... ... *in the* (Province, State, etc )..... *of*..... .....

*The Chief Agency for Ontario* (If the Corporation's Head Office is elsewhere than in Ontario) *is situated at No* . (Name of Street).... .....*Street, in the* (City, Town, etc )..... .. ..... *of* ..... . ... *in the Province of Ontario.*

*The Chief Agent and Attorney for Ontario* (If Corporation's Head Office is elsewhere than in Ontario) *is* (Name) ..... ....*and his address is*..... .... .... .... . *in the Province of Ontario.*

*The Board is constituted of*..... *Directors holding office for the term of*... ..... *years.*

*The Directors and Chief Executive Officers of the Corporation at the 31st December, 1901, were as follows* :

| Names of Directors and Chief Executive Officers | Designation of Office. | Address. | Current Term of Office. | |
|---|---|---|---|---|
| | | | Began (Date.) | Will end (Date.) |
| | President.<br>Vice-President.<br>Directors.<br>Trustees<br>Manager.<br>Secretary. | | | |

A Permanent Capital Stock : Total amount authorized, $ Total amount subscribed, $
as more particularly set out in Schedule A hereto. (Page 7 of this Form.)

B. Terminating or Withdrawable Stock.

| Subscribed Shares of Terminating or Withdrawable Stock. | Fully Paid. | | Prepaid. | | Instalment. | | Total. |
|---|---|---|---|---|---|---|---|
| | No. | Amount | No. | Amount | No. | Amount | |
| | | $ | | $ | | $ | |
| Number and amount in force at 31st December, 1900..... | | | | | | | |
| " " issued during 1901..... | | | | | | | |
| Gross total in force at any time in 1901 ..... | | | | | | | |
| | No. of shares. | Amount | | | | | |
| Deduct as follows : | | | | | | | |
| Withdrawn and paid off during 1901.. | | | | | | | |
| Retired by Corporation during 1901.. | | | | | | | |
| Converted into Permanent Stock during 1901..... ..... | | | | | | | |
| Forfeited and lapsed during 1901..... | | | | | | | |
| Total deductions ..... | | | | | | | |
| Net total remaining in force at 31st December, 1901..... | | | | | | | |

Summary of Terminating or Withdrawable Stock in force 31st December, 1901 :

Of which there has been credited to Loan Fund.

| | Total as above. | | No. of Shareholders. | Total. |
|---|---|---|---|---|
| Shares Fully Paid Stock.....at $ | per Share..$ | on which | shareholders have paid in $ | |
| Shares " Prepaid " Stock (other than above) .....at $ | per Share..$ | on which | " " paid $ | |
| Shares Instalment Stock (payable by fixed periodical payments) at $ | per Share..$ | on which | " " paid $ | |
| Total..... ..... ..... | | | | |

Total amount distributed or credited to Terminating or Withdrawable Stock in 1901 :

(1) As interest. ..... .... .. ..... ..... ..... $

Rate of such interest, per cent. per annum ..... ..... ..... $

(2) As dividends out of profits ... ... ..... ..... ... ..... $

Rate or rates per cent. of such dividends .. ... ..... ..... ..... $

## BALANCE SHEET AS AT THE 31st DECEMBER, 1901.

DR. CAPITAL AND LIABILITIES.

| | $ | cts. | $ | cts. |
|---|---|---|---|---|
| **CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS).** | | | | |
| Item No. ***A. PERMANENT CAPITAL STOCK OR SHARES.** | | | | |
| 1. (*a*) *Ordinary Joint Stock* Capital fully called : Total called $.....Total paid thereon..... | | | | |
| 2. (*b*) *Ordinary Joint Stock* Capital....% called : Total called $.....Total paid thereon..... | | | | |
| 3. (*c*) *Ordinary Joint Stock* Capital....% called : Total called $.....Total paid thereon..... | | | | |
| (*cc*) Joint Stock Capital paid in advance of calls† ..... | | | | |
| 4 (*d*) Dividends declared in respect of (1), (2) or (3), but not yet paid..... | | | | |
| 5. (*e*) Unappropriated profits in respect of (1), (2) or (3)..... | | | | |
| 6. (*f*) Reserve Fund in respect of (1), (2) or (3) ..... | | | | |
| 7. (*g*) Contingent Fund in respect of (1), (2) or (3) ..... | | | | |
| 8. (*h*) *Instalment Permanent Stock* (payable by fixed periodical payments) : Total subscribed $ .....on which has been paid..... | | | | |
| 9. (*i*) Dividends declared on (8) but not yet paid..... | | | | |
| 10. (*j*) Unappropriated profits on (8) ..... | | | | |
| 11. (*k*) Reserve Fund in respect of (8) ..... | | | | |
| 12. (*l*) Contingent Fund in respect of (8) ..... | | | | |
| 13. (*m*) Instalments or premiums on (8) paid in advance*..... | | | | |
| NOTE.—Liabilities reported in 1900 under A, but written off in 1901 (not extended) $ ..... | | | | |
| B. TERMINATING CAPITAL STOCK OR SHARES :— | | | | |
| 14. (*a*) *Fully Paid Stock* : Total in force .....shares at $ .... per share carried to Loan Fund ..... | | | | |
| 15. (*b*) Profits or accrued interest on (14) credited or appropriated but not yet paid | | | | |
| 16. (*c*) Profits or accrued interest on (14) not credited or appropriated.. ..... | | | | |
| 17. (*d*) *Prepaid Stock* : Total in force.....shares at $ .... per share. on which has been paid into Loan Fund . ..... | | | | |
| 18 (*e*) Profits or accrued interest on (17) credited or appropriated but not yet paid. | | | | |
| 19. (*f*) Profits or accrued interest on (17) not credited or appropriated..... | | | | |
| 20. (*g*) *Instalment Stock* : Total issue now in force.....shares at.....per share $.....on which has been paid into Loan Fund ..... | | | | |
| 21. (*h*) Profits or accrued interest on (20) credited or appropriated but not paid out. | | | | |
| 22. (*i*) Profits or accrued interest on (20) not credited or appropriated..... | | | | |
| 23. (*j*) Instalments or Premiums paid on (20) in advance* ..... | | | | |
| NOTE.—Liabilities reported in 1900 under B, but written off in 1901 (not extended) ..... | | | | |
| C. LIABILITY TO STOCKHOLDERS OR SHAREHOLDERS OTHER THAN ALREADY SHOWN UNDER A OR B, VIZ.:— | | | | |
| 24..... | | | | |
| 25..... | | | | |
| 26..... | | | | |
| **LIABILITIES TO THE PUBLIC.** | | | | |
| 27. Deposits (including unclaimed deposits) Payable on Demand $.....Payable on Notice .....Total | | | | |
| 28. Interest on deposits, due, or accrued, or capitalized ..... (*a*) Interest due and accrued on 3 (*cc*) ; or on 13 (*m*) ; or on 23 (*j*) ..... | | | | |
| 29. Debentures issued in Canada ..... | | | | |
| 30. Interest due and accrued on (29)..... | | | | |
| 31. Debentures issued elsewhere than in Canada ..... | | | | |
| 32. Interest due and accrued on (31)..... | | | | |
| 33. Debenture stock issued in Canada ..... | | | | |
| 34. Interest due and accrued on (33). ..... | | | | |
| 35. Debenture stock issued elsewhere than in Canada..... | | | | |
| 36. Interest due and accrued on (35) ..... | | | | |
| 37. Owing to Banks (including interest due or accrued)..... | | | | |
| 38. Due on Bills Payable other than (37), including interest due or accrued).. .... | | | | |
| 39. Due on Loans in process of completion or to pay assumed mortgages..... | | | | |
| 40. Other liabilities to the public, viz ,— | | | | |
| 41. (*a*) ..... | | | | |
| 42. (*b*) ..... | | | | |
| 43. (*c*) ..... | | | | |
| Total Actual Liabilities. ..... | | | | |

## BALANCE SHEET AS AT 31st DECEMBER, 1901.—*Continued.*

DR.—*Continued.*

| CONTINGENT LIABILITIES. | $ | cts. | $ | cts. |
|---|---|---|---|---|
| 44. Claims against the Corporation not acknowledged as debts, viz.:— | | | | |
| 45. (*a*) | | | | |
| 46. (*b*) | | | | |
| 47. (*c*) | | | | |
| 48. Money for which the Corporation is contingently liable, viz.:— | | | | |
| 49. (*a*) Principal guaranteed | | | | |
| 50. (*b*) Interest guaranteed | | | | |
| 51. (*c*) Trust Funds invested but not guaranteed :— | | | | |
| 52. 1. Principal | | | | |
| 53. 2. Interest | | | | |
| 54. (*d*) Trust Funds uninvested not bearing interest and not guaranteed | | | | |
| 55. (*e*) Other contingent liabilities | | | | |
| Total Contingent Liabilities | | | | |

NOTE.—Contingent liabilities reported in 1900 but written off in 1901 (not extended).

Gross Total Liabilities, Actual and Contingent.....

* Increase or decrease of authorized Permanent Capital Stock in 1901.....
Authority for said increase or decrease.....
† Under what authority, and upon what terms have such advances been received by Company? Ans.....

| CR. | $ | cts. | $ | cts. |
|---|---|---|---|---|
| **I. ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.** | | | | |
| **A. IMMOVABLE PROPERTY OWNED BENEFICIALLY BY THE CORPORATION :—** | | | | |
| 1. (*a*) Office premises situated as follows :— | | | | |
| 2. (I) At .....held in freehold | | | | |
| 3. (II) At.....held in hold | | | | |
| 4. (III) At.....held in hold | | | | |
| 5. (*b*) Freehold land (including buildings) other than foregoing* | | | | |
| 6. (*c*) Leasehold land (including buildings) other than foregoing* | | | | |
| 7. (*d*) | | | | |
| 8. (*e*) | | | | |
| **B. DEBTS SECURED BY MORTGAGES OF LAND :—** | | | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | | | | |
| 10. (*b*) Debts secured by mortgaged land held for sale † | | | | |
| 11. (*c*) Interest due and accrued on items 9 and 10 and not included therein† | | | | |
| 12. (*d*) Of the debts mentioned in 9, 10 and 11 the sum of $ ..... is due by directors or officers of the Corporation (not extended) | | | | |
| **C. DEBTS NOT ABOVE ENUMERATED FOR WHICH THE CORPORATION HOLDS SECURITIES AS FOLLOWS :—** | | | | |
| 13. (*a*) Debts secured by accepted Bills of Exchange | | | | |
| 14. (*b*) Debts secured by Municipal Bonds or Debentures | | | | |
| 15. (*c*) Debts secured by Public School Debentures | | | | |
| 16. (*d*) Debts secured by Loan Corporations' Debentures | | | | |
| 17. (*e*) Debts secured by Dominion Government Stock or Bonds | | | | |
| 18. (*f*) Debts secured by Stock or Bonds of any of the Provinces of Canada | | | | |
| 19. (*g*) Debts secured by Stock or Bonds of other Governments | | | | |
| 20. (*h*) Debts secured only by Permanent Stock or Shares of the Corporation‡ | | | | |
| 21. (*i*) Debts secured only by Terminating Stock or Shares of the Corporation | | | | |
| 22. (*j*) Debts secured by | | | | |
| 23. (*k*) Debts secured by | | | | |
| 24. (*l*) Debts secured by | | | | |
| 25. (*m*) Debts secured by | | | | |
| 26. (*n*) Interest due or accrued on items 14 to 25 and not included therein | | | | |
| **D. UNSECURED DEBTS :** | | | | |
| 27. (*a*) | | | | |
| 28. (*b*) | | | | |
| 29. (*c*) | | | | |
| 30. (*d*) Interest due or accrued on items 27 to 29 and not included therein | | | | |

BALANCE SHEET AS AT 31st DECEMBER, 1901.—*Continued.*

CR.—*Continued.*

| | | $ | cts | $ | cts. |
|---|---|---|---|---|---|
| | **I. ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.**—*Continued.* | | | | |
| | **E. CASH:** | | | | |
| 31. | (*a*) On hand | — | — | — | — |
| 32. | (*b*) In bank as follows:— | | | | |
| 33. | (I) In the ..... Bank at ..... | | | | |
| 34. | (II) In the ..... Bank at ..... | | | | |
| 35. | (III) In the ..... Bank at ..... | | | | |
| 36. | (IV) In the ..... Bank at ..... | — | — | — | — |
| | **F. ASSETS NOT HEREINBEFORE MENTIONED:—** | | | | |
| 37. | (*a*) | | | | |
| 38. | (*b*) | | | | |
| 39. | (*c*) | | | | |
| 40. | (*d*) | | | | |
| 41. | (*e*) | | | | |
| 42. | (*f*) | — | — | — | — |
| | Total of assets owned beneficially by Corporation | | | | |
| | NOTE.—Assets reported in 1900, but written off in 1901 (not extended) $ | | | | |
| | **II. ASSETS NOT OWNED BENEFICIALLY BY CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE:—** | | | | |
| | **A. AS GUARANTOR.** | | | | |
| | (*a*) Mortgage securities:— | | | | |
| 43. | (I) Principal | | | | |
| 44. | (II) Interest due and accrued | — | — | — | — |
| | (*b*) Other securities:— | | | | |
| 45. | (I) Principal | | | | |
| 46. | (II) Interest due and accrued | — | — | — | — |
| | **B. AS TRUSTEE, REPRESENTATIVE, GUARDIAN, OR AGENT (WITHOUT GUARANTEE.)** | | | | |
| | (*a*) Mortgage securities:— | | | | |
| 47. | (I) Principal | | | | |
| 48. | (II) Interest due and accrued | — | — | — | — |
| | (*b*) Other securities:— | | | | |
| 49. | (I) Principal | | | | |
| 50. | (II) Interest due and accrued | | | | |
| 51. | (*c*) Unsecured debts | | | | |
| 52. | (*d*) Uninvested Trust funds | — | — | — | — |
| | Total of Assets II | — | — | — | — |
| | NOTE.—Assets reported in 1900, but written off in 1901 (not extended) $ | | | | |
| | Grand total of Assets I and II | | | | |

* Embracing property vested in the Company by foreclosure or by conveyance or by quit-claim deed.
† Including rent of properties held under power of sale.
‡ As to limit of such loans see Loan Corp. Act, R.S.O. 1897, c. 205, s. 19 (2).

## RECEIPTS FOR THE YEAR ENDING 31st DECEMBER, 1901.

| Item No. | | Amount carried to earnings, maintenance or contingent account. (Column 1.) | | Amount carried to Capital Account. Terminating Capital. (Column 2.) | | Amount carried to Capital Account. Permanent Capital including Reserve. (Column 3.) | | Total. (Column 4.) | |
|---|---|---|---|---|---|---|---|---|---|
| | | $ | c. | $ | c. | $ | c. | $ | c. |
| **1.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.** | | | | | | | | | |
| | **A.—Balances from 31st December, 1900.** | | | | | | | | |
| 1. | (*a*) Capital Account | | | | | | | | |
| | (*b*) Cash (not already shown under (1)) | | | | | | | | |
| 2. | (i) On hand | | | | | | | | |
| 3. | (ii) In bank | | | | | | | | |
| | **B.—Sums Received Wholly or Partly on Capital Stock:—** | | | | | | | | |
| 4. | (*a*) Calls on Joint Stock Permanent Capital | | | | | | | | |
| | (*aa*) Joint Stock Capital received in advance of calls† | | | | | | | | |
| 5. | (*b*) Premiums on (4) | | | | | | | | |
| 6. | (*c*) Sales of fully paid Building Society Stock | | | | | | | | |
| 7. | (*d*) Sales of prepaid Building Society Stock | | | | | | | | |
| 8. | (*e*) Dues on Instalment Building Society Stock | | | | | | | | |
| 9. | (*f*) Premiums on (6), (7) and (8) | | | | | | | | |
| | **C.—Receipts on Account of Investments, Loans or Debts.** | | | | | | | | |
| | (*a*) On Mortgages of Realty: | | | | | | | | |
| 10. | (i) Principal | | | | | | | | |
| 11. | (ii) Interest | | | | | | | | |
| | (*b*) On other securities: | | | | | | | | |
| 12. | (i) Principal | | | | | | | | |
| 13. | (ii) Interest or dividends | | | | | | | | |
| | (*c*) Unsecured Debts | | | | | | | | |
| 14. | (i) Principal | | | | | | | | |
| 15. | (ii) Interest | | | | | | | | |
| | **D.—Receipts from Real Estate Owned Beneficially by Corporation:—** | | | | | | | | |
| 16. | (*a*) Sales (not included in any of the foregoing items) | | | | | | | | |
| 17. | (*b*) Rent* | | | | | | | | |
| | **E.—Miscellaneous:—** | | | | | | | | |
| 18. | (*a*) Commission, Brokerage (or Remuneration as Corporate Agent, Trustee, etc) | | | | | | | | |
| 19. | (*b*) Premium or Bonus on Loans | | | | | | | | |
| 20. | (*c*) Membership or Entry Fees (being income of corporation) | | | | | | | | |
| 21. | (*d*) Fines | | | | | | | | |
| 22. | (*e*) Forfeiture or Lapses. (*Extend into Column 1*) | | | | | | | | |
| 23. | (*f*) Revivals of Terminating Stock. (*Extend into Column 2*) | | | | | | | | |
| 24. | (*g*) Conversion of Terminating Stock into Permanent Stock. (*Extend into Column 3*) | | | | | | | | |
| | **F.—Borrowed Money.** | | | | | | | | |
| 25. | (*a*) Bank or other advances, discounts or overdrafts | | | | | | | | |
| 26. | (*b*) Borrowed by taking deposits | | | | | | | | |
| 27. | (*c*) Borrowed on Debentures | | | | | | | | |
| 28. | (*d*) Borrowed on Debenture Stock | | | | | | | | |
| 29. | (*e*) Borrowed otherwise, viz.:— | | | | | | | | |
| | **G.—Receipts from Other Sources, viz.:—** | | | | | | | | |
| 30. | (*a*) | | | | | | | | |
| | (*b*) | | | | | | | | |
| | (*c*) | | | | | | | | |
| | Totals | | | | | | | | |

RECEIPTS FOR THE YEAR ENDING 31ST DECEMBER, 1901.—*Continued.*

| II.—RECEIVED AS CORPORATE TRUSTEE, REPRESENTATIVE, GUARDIAN OR AGENT IN TRUST. | Item No. | Amount carried to earnings, maintenance or contingent account. $ | c. | Carried to Capital Account. $ | c. | Total. $ | c. |
|---|---|---|---|---|---|---|---|
| A.—BALANCES FROM 31ST DECEMBER, 1900:— | | | | | | | |
| (a) Capital Account | 31. | | | | | | |
| (b) Cash (not included in 31):— | | | | | | | |
| (i) On hand | 32. | | | | | | |
| (ii) In bank | 33. | | | | | | |
| B.—RECEIVED ON ACCOUNT OF INVESTMENTS, LOANS OR DEBTS:— | | | | | | | |
| (a) On Mortgages: Principal, $..... Interest, $..... | 34. | | | | | | |
| (b) On other securieties: Principal, $..... Interest, $ | 35. | | | | | | |
| (c) On Unsecured Debts. Principal, $..... Interest, $ | 36. | | | | | | |
| C.—RECEIPTS FROM REAL ESTATE. | | | | | | | |
| (a) Sales (not included in foregoing items) | 37. | | | | | | |
| (b) Rents* | 38. | | | | | | |
| D.—RECEIPTS FROM OTHER SOURCES, VIZ.:— | | | | | | | |
| (a) | 39. | | | | | | |
| (b) | 40. | | | | | | |
| (c) | 41. | | | | | | |
| Totals | | | | | | | |

*Includes rents of property acquired by purchase or exchange, or by foreclosure, or by quit claim deed.

†Under what authority and upon what terms have such advances been received by company?

Ans. .....

## EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1901.

| Item No. | I.—EXPENDED ON CORPORATION ACCOUNT. | Amount carried to Earnings, Maintenance or Contingent Account. (Column 1) | | Amount carried to Capital Account. Terminating Capital. (Column 2.) | | Amount carried to Capital Account. Permanent Capital, including Reserve. (Column 3.) | | Total. (Column 4.) | |
|---|---|---|---|---|---|---|---|---|---|
| | A.—SUMS LOANED OR INVESTED ON CAPITAL ACCOUNT. | $ | c. | $ | c. | $ | c | $ | c. |
| 1. | (a) Loaned on Mortgages of Realty (including item 7 (e) if no separate account therefor) | | | | | | | | |
| | (b) Loaned or invested in other Securities :— | | | | | | | | |
| 2. | (i) | | | | | | | | |
| 3. | (ii) | | | | | | | | |
| 4. | (iii) | | | | | | | | |
| 5. | (iv) | | | | | | | | |
| 6. | (c) Real Estate purchased | | | | | | | | |
| 7. | (d) Incumbrances on Realty paid off | | | | | | | | |
| | (e) Insurance or taxes advanced on property mortgaged to the corporation | | | | | | | | |
| | B.—EXPENDED ON STOCK ACCOUNT :— | | | | | | | | |
| 8. | Dividends paid on Permanent Stock. (*Extend into Column 1*) | | | | | | | | |
| | (a) Interest paid on Joint Stock Capital received in advance of calls. (*Extend into Column 1*) | | | | | | | | |
| 9. | Dividends paid on Terminating Stock. (*Extend into Column 1*) | | | | | | | | |
| 10. | Interest paid on Terminating Stock. (*Extend into Column 1*) | | | | | | | | |
| 11. | Paid for Terminating Stock withdrawn. (*Extend into Column 1 or 2, divide between 1 and 2 as the case may be*) | | | | | | | | |
| 12. | Paid for Terminating Stock matured. (*Extend as in 11*) | | | | | | | | |
| 13. | Profits paid on (11) and (12), (*Extend as in 11*) | | | | | | | | |
| 14. | Paid for Terminating Stock retired. (*Extend into Column 2*) | | | | | | | | |
| 15. | Terminating Stock forfeited or lapsed. (*Extend into Column 2*) | | | | | | | | |
| 16. | Terminating Stock converted into Permanent. (*Extend into Col. 2*) | | | | | | | | |
| 17. | Terminating Stock revived. (*Extend into Column 1*) | | | | | | | | |
| | C.—BORROWED MONEY (OTHER THAN FOREGOING) OR INTEREST THEREON PAID. VIZ :— | | | | | | | | |
| 18. | (a) Bank Account (Principal and Interest) | | | | | | | | |
| 19. | (b) Deposits: Principal, $ ..... Interest, $ | | | | | | | | |
| 20. | (c) Debentures issued in Canada: Principal, $.... Interest, $.... | | | | | | | | |
| 21. | (d) Debentures issued elsewhere: Principal, $.... Interest, $ .. | | | | | | | | |
| 22. | (e) Debenture Stock issued in Canada: Principal, $ .Interest, $.. | | | | | | | | |
| 23. | (f) Debenture Stock issued elsewhere: Principal, $..Interest, $.. | | | | | | | | |
| 24. | (g) Guarantees paid: Principal, $... Interest, $ | | | | | | | | |
| | C.—MANAGEMENT EXPENSES (OTHER THAN FOREGOING :—) | | | | | | | | |
| 25. | (a) Salaries and Fees | | | | | | | | |
| 26. | (b) Commission or Brokerage | | | | | | | | |
| 27. | (c) Advances to Agents | | | | | | | | |
| 28. | (d) Stationery, Postage, Printing and Advertising | | | | | | | | |
| 29. | (e) Law Costs | | | | | | | | |
| 30. | (f) Fuel, Rent, Taxes (other than in 7 and 32) and Rates | | | | | | | | |
| 31. | (g) Travelling Expenses | | | | | | | | |
| 32. | (h) Registration Fees | | | | | | | | |
| | E.—OTHER EXPENDITURES VIZ :— | | | | | | | | |
| 33. | (a) | | | | | | | | |
| 34. | (b) | | | | | | | | |
| 35. | (c) | | | | | | | | |
| 36. | (d) | | | | | | | | |

| | F.—BALANCE. | $ | cts. |
|---|---|---|---|
| 37. | (a) Cash on hand | | |
| | (b) Cash in various banks as follows : | | |
| 38. | (i) | | |
| 39. | (ii) | | |
| 40. | (iii) | | |
| 41. | (iv) | | |
| | Totals | | |

## EXPENDITURE FOR THE YEAR ENDING 31st DECEMBER, 1901.—*Con.*

### II.—EXPENDED ON TRUST OR AGENCY ACCOUNT.

| Item No. | | Amount carried to Earnings, Maintenance or Contingent Account. | | Amount carried to Capital Account | | Total. | |
|---|---|---|---|---|---|---|---|
| | A.—Loaned or Invested on Capital Account. | $ | c. | $ | c. | $ | c. |
| 42. | (*a*) Loaned on Mortgages of Realty | | | | | | |
| | (*b*) Loaned or invested on or in other Securities, viz. :— | | | | | | |
| 43. | (i) | | | | | | |
| 44. | (ii) | | | | | | |
| 45. | (iii) | | | | | | |
| 46. | (iv) | | | | | | |
| 47. | (*a*) Real Estate purchased | | | | | | |
| | (*b*) Incumbrance on Realty paid off, viz. :— | | | | | | |
| 48. | (i) Principal | | | | | | |
| 49. | (ii) Interest | | | | | | |
| | B.—Other Expenditures. | | | | | | |
| 50. | (*a*) Commission or Remuneration paid for Management of Estate, Trust or Agency (including item 26) | | | | | | |
| 51. | (*b*) Rents, Taxes and Rates | | | | | | |
| 52. | (*c*) Debts or obligations wholly or partly paid : Principal, $.. Interest, $.. | | | | | | |
| 53. | (*d*) | | | | | | |

| | C.—Balance. | $ | cts. |
|---|---|---|---|
| 54. | (*a*) Cash on hand | | |
| | (*b*) Cash in various banks as follows :— | | |
| 55. | (i) | | |
| 56. | (ii) | | |
| 57. | (iii) | | |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| | Totals | | | | | | |

### Miscellaneous Statement for the year ending 31st December, 1901.

| | | $ | c. |
|---|---|---|---|
| 1. | Amount of Debentures issued by the Corporation in Canada which will mature in 1902 | | |
| 2. | Amount of Debentures issued by the Corporation elsewhere which will mature in 1902 | | |
| 3. | Amount of other existing obligations of the Corporation which will mature in 1902 | | |
| 4. | Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902 | | |
| 5. | Average rate of interest per annum paid by the Corporation during 1901 on deposits ? on debentures ? on debenture stock ? | | |
| 6. | Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty ? on other securities ? | | |
| 7. | Of the mortgages held by the Corporation $ is on realty situate in Ontario, and $ is on realty situate elsewhere | | |
| 8. | Loans written off or transferred to real estate account during 1901 | | |
| 9. | Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901 ? Number Amount | | |
| 10. | Aggregate market value of the land mortgaged to the Corporation $ | | |
| 11. | How often are the securities held by the Corporation value ? | | |
| 12. | (*a*) What officers of the Corporation are under bond and for what sum respectively ? | | |
| | (*b*) Are the said bonds executed by private sureties or by Guarantee Companies ? | | |
| 13. | When were the accounts of the Corporation last audited ? | | |
| 14. | Names and addresses of the auditors respectively for 1901 and for 1902 (if appointed) | | |

*County of* }

We, President and Secretary of the Loan Corporation known as the , severally make oath and say, and each for himself says, that we are the above described officers of the said Corporation, and that we have each of us individually the means of verifying the correctness of the statement within contained of the affairs of the said Corporation, and that on the 31st of December, 1901, all the above described assets were the absolute property of the said Corporation, free and clear from any liens or claims thereon, except as hereinbefore stated, and we are satisfied that the foregoing statement, with the schedules and explanations herein contained and hereunto annexed, are a full and correct exhibit of all the liabilities and assets and of the income and expenditure, and of the general conditon and affairs of the said Corporation on the 31st day of December, 1901, and for the year ending on that day.

Sworn before me at the in the county of } .....*President.*
this day of A.D 1902. } .....*Secretary.*

Attach to this Annual Statement a certified copy of the Statement or Statements furnished to shareholders during the year ending 31st December, 1901, also a copy of the Auditors' Certificate. Loan Corporations Act, sections 92, 93 and 100.

# I. LOAN COMPANIES.

## A. COMPANIES HAVING ONLY PERMANENT STOCK.

### DETAILED REPORTS OF THE SEVERAL COMPANIES.

## AGRICULTURAL SAVINGS AND LOAN COMPANY.

*Head Office, London, Ont.*

### Constating Instruments*

1872. Declaration of the Agricultural Investment Society and Savings Bank, under Consolidated Statutes of Upper Canada (1859), chap. 53, filed with the Clerk of the Peace for the County of Middlesex, Ontario, May 3rd, 1872

1873. Instrument amalgamating the Society (under the above name) with the London Freehold and Leasehold Land Benefit Building Society, and with the London Union Savings, Loan and Permanent Investment Society ; filed in above office April, 1873.

1877, July 23. Order-in-Council, Canada, changing corporate name to Agricultural Savings and Loan Company.

1877, July, 28. Order-in-Council, Ontario, making same change of corporate name.

Lending and borrowing powers. Derived from the successive Public General Acts of the Province ; Consolidated Statutes of Upper Canada, chap. 53 ; R. S. O. 1877, c. 164 ; R. S. O 1877, c. 169 ; R. S. O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Agricultural Savings and Loan Company of London, Ont., at the 31st of December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 109 Dundas street, in the City of London, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :—

| | | | |
|---|---|---|---|
| W. J. Reid, | President, London, Ont.; | 21st February, 1901, | 20th February, 1902. |
| Thomas McCormick, | Vice-President, " | " | " |
| Thomas Beattie, | Director, " | " | " |
| Thomas H. Smallman, | Director, " | " | " |
| Moses Masuret, | Director, " | 30th September, 1901, | " |
| C. P. Butler, | Secretary, " | 21st February, 1901, | " |

A. Permanent capital stock ; Total amount authorized $1,000,000 ; total amount subscribed, $630,200, as more particularly set out in Schedule A hereto.

### Schedule A.

*(a) Fixed and Permanent Capital Stock created by virtue of Building Society Acts.*

| Description. | No. of Shares. | Par. value of shares. | Total amount held. |
|---|---|---|---|
| | | $ c | $ c. |
| 1. Fully paid ..... | 12,604 | 50 00 | 630,200 00 |

### List of Shareholders as at 31st December, 1901.

(Not Printed.)

* In this report the phrase "Constating Instruments" is used as in law books to signify the document or collected documents which fix the purposes, constitution and powers of the corporation. The original instruments mentioned in this Report or copies of the originals are in nearly all cases filed in the Department of Insurance for Ontario.—J. H. H.

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| | **Capital (Liabilities to Stockholders or Shareholders).** | | |
| | *A.—Permanent Capital Stock or Shares.* | | |
| 1. | (*a*) Ordinary joint stock capital fully called : Total called, $630,200 ; total paid thereon | $630,200 00 | |
| 4. | (*d*) Dividends declared in respect of (1), but not yet paid | 18,906 00 | |
| 5. | (*e*) Unappropriated profits in respect of (1) | 3,544 32 | |
| 6. | (*f*) Reserve fund in respect of (1) | 207,000 00 | |
| | **Liabilities to the Public.** | | 859,650 32 |
| 27. | Deposits | 623,139 63 | |
| 29. | Debentures payable in Canada | 711,696 25 | |
| 30. | Interest due and accrued on (29) | 9,268 58 | |
| 31. | Debentures payable elsewhere than in Canada | 139,035 64 | |
| 32. | Interest due and accrued on (31) | 720 97 | |
| 39. | Due on loans in process of completion or to pay assumed mortgages | 33,083 35 | |
| 40. | Other liabilities to the public, viz : | | |
| 41. | (*a*) Auditors and English agents | 694 15 | |
| | | | 1,517,638 57 |
| | Total liabilities | | $2,377,288 89 |

Cr. *Assets.*

| | | | |
|---|---|---|---|
| | **I.—Assets of which the Corporation is the Beneficial Owner.** | | |
| | *A.—Immovable Property Owned Beneficially by Corporation.* | | |
| 1. | (*a*) Office premises situate as follows :— | | |
| 2. | (i) At London, held in freehold | $26,000 00 | |
| 5. | (*b*) Freehold land (including buildings) other than foregoing | 300 00 | |
| | *B.—Debts Secured by Mortgages of Land.* | | $26,300 00 |
| 9. | (*a*) Debts (other than item 10) secured by mortgages of land | 2,241,462 41 | |
| 10. | (*b*) Debts secured by mortgaged land held for sale | 4,247 59 | |
| | | | 2,245,710 00 |
| | *C.—Debts not above enumerated for which the Corporation holds securities as follows :* | | |
| 16. | (*b*) Debts secured by Loan Corporations' Debentures | 15,151 23 | |
| 20. | (*h*) Debts secured only by permanent stock or shares of the Corporation | 838 25 | |
| | *E.—Cash.* | | 15,989 48 |
| 31. | (*a*) On hand | 4,489 47 | |
| 32. | (*b*) In bank | 83,237 44 | |
| | *F.—Assets not Hereinbefore Mentioned.* | | 87,726 91 |
| 37. | (*a*) Office furniture | 500 00 | |
| 38. | (*b*) Rents accrued | 1,062 50 | |
| | | | 1,562 50 |
| | Total liabilities | | $2,377,288 89 |

## Cash Account.

*Receipts for the year ending 31st December, 1901*

| | I.—Received by the Corporation for its Own Use. | (Col. 1.) | (Col. 4.) |
|---|---|---|---|
| | *A.—Balance from 31st December, 1900.* | | |
| 2. | (i) On hand | $4,976 95 | |
| 3. | (ii) In bank | 53,753 70 | |
| | | | $58,730 65 |
| | *C.—Receipts on Account of Investments, Loans or Debts.* | | |
| | (*a*) On mortgages of realty :— | | |
| 10. | (i) Principal | 269,801 03 | |
| 11. | (ii) Interest | 113,102 42 | |
| | (*b*) On other securities : | | |
| 12. | (i) Loans on stock | 824 13 | |
| 13. | (ii) Loan on Debentures | 6,171 61 | |
| | | | 389,899 19 |
| | *D.—Receipts from Real Estate Owned Beneficially by Corporation.* | | |
| 17. | (*b*) Rents, offices | 1,774 50 | 1,774 50 |
| | *E.—Miscellaneous.* | | |
| 18. | (*a*) Commission, refunded and sundry special receipts, brokerage, etc | 325 25 | 325 25 |
| | *F.—Borrowed Money.* | | |
| 26. | (*b*) Borrowed by taking deposits | 823,801 89 | |
| 27. | (*c*) Borrowed on debentures | 428,696 65 | |
| | *G.—Receipts from other sources, viz :* | | 1,252,498 54 |
| 30. | Bank interest | 1,217 10 | 1,217 10 |
| | Totals | | $1,704,445 23 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

| | | (Col. 1.) | (Col. 4.) |
|---|---|---|---|
| | A.—*Sums Loaned or Invested on Capital Account.* | | |
| 1. | (*a*) Loaned on mortgages of realty, less amount retained to pay prior mortgages | $291,735 76 | |
| | (*b*) Loaned or invested in other securities, viz.: | | |
| 3. | (ii) Loan on debentures | 15,000 00 | |
| 7. | (*b*) Incumbrances on realty paid off assumed mortgages | 30,691 16 | |
| | | | $337,426 92 |
| | B.—*Expended on Stock Account.* | | |
| 8. | Dividends on permanent stock | 37,812 00 | 37,812 00 |
| | C.—*Borrowed Money (other than foregoing) or Interest thereon paid, viz:* | | |
| 19. | (*b*) Deposits: principal, $818,082.80; interest, $575 71 | 818,658 51 | |
| 20. | (*c*) Debentures issued in Canada: Principal, $329,647 50; interest, $25,618.69 | 355,266 19 | |
| 21. | (*d*) Debentures payable elsewhere: Principal, $45,989.98; interest, $5,251.81 | 51,241 79 | |
| | | | 1,225,166 49 |
| | D.—*Management Expenses (other than foregoing).* | | |
| 25. | (*a*) Salaries and fees (including auditors) | 6,621 23 | |
| 26. | (*b*) Commission or brokerage, etc | 4,117 11 | |
| 28. | (*d*) Stationery, postage, printing and advertising | 873 99 | |
| 29. | (*e*) Law costs | 110 33 | |
| 30. | (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates | 1,909 73 | |
| 31. | (*g*) Travelling expenses | 388 61 | |
| 32. | (*h*) Registration fee | 155 00 | |
| | | | 14,176 00 |
| | E —*Other Expenditures, viz.:* | | |
| 33. | (*a*) Repairs to company's buildings | 2,136 91 | 2,136 91 |
| | F.—*Balance.* | | |
| 37. | (*a*) Cash on hand and in banks | 87,726 91 | 87,726 91 |
| | Totals | | $1,704,445 23 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902, $259,276.25.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902, $56,453.33.
3. Amount of other existing obligations of the Corporation which will mature in 1902 (exclusive of deposits. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, $233,789.00.
5. Average rate of interest per annum paid by the Corporation during 1901: on deposits, 3 318 per cent, on debentures. 3.98 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 5.419 per cent.
7. Of the mortgages held by the Corporation, $2,245,710 00 is on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901, $2,950.50.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901, number 3; amount, $6,837.25.
10. Aggregate market value of the land mortgaged to the Corporation, $4,630,885.00.
11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $10,000; accountant, $2,000; teller, $15,000; ledger-keeper, $2,000. All by Guarantee Company, except $5,000
13. When were the accounts of the Corporation last audited? Quarter ending 31st December, 1901.
14. Names and addresses of the auditors for 1901 and 1902: Geo. F. Jewell, F.C.A., and Andrew Dale.

## THE ATLAS LOAN COMPANY.

*Head Office, St. Thomas, Ont.*

### Constating Instruments.

1887. Incorporated as "The St. Thomas Loan Company" by declaration under R.S.O., 1887, c. 169, filed with the Clerk of the Peace for the County of Elgin, 4th August, 1887.

1891. 14th July, Order-in-Council, Ontario, changing corporate name to "The Atlas Loan Company."

1898. Special Act of Dominion of Canada incorporating the Atlas Loan Company, fixes the authorized capital stock at $2,000,000 divided into shares of $100; defines power to hold real estate, power to lend and power to borrow. Section 11 enacts: "Nothing herein contained shall be construed to exempt the company from the effect of any Act of any Province of Canada respecting building societies or loan companies which carry on business in such Province, and the head office of which society or company is in the Province."

Lending and borrowing powers: derived from R. S. O. 1887, c. 169, as continued by R.S.O. 1897, c. 205; 1900, c. 27. See also the special Act of the Dominion above cited, and the special Act of the Dominion, 1899.

### Annual Statement

Of the condition and affairs of the Atlas Loan Company of St. Thomas, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the corporation is at No. 424 Talbot Street, in the City of St. Thomas, in the Province of Ontario.

The Board is constituted of five directors holding office for two years.

The directors and chief executive officers of the corporation at the 31st December, 1901, were as follows, together with their respective terms of office:

| | | | | | |
|---|---|---|---|---|---|
| A. E. Wallace, President, St. Thomas, Ont. | ; | Nov , | 1901 ; | Feby., | 1902. |
| Robt. Potts, Vice-President | " | Feby., | 1900 ; | " | " |
| W. Reekie, Director | " | " | 1901 ; | " | 1903. |
| D. McLarty, M.D., Director | " | " | " | " | " |
| M. Payne, Director | " | " | 1900 ; | " | 1902. |

A.—Permanent capital stock: Total amount authorized, $2,000,000; total amount subscribed, $1,000,000, as more particularly set out in Schedule A hereto.

### Schedule A.

(*b*) *Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | No. of shares. | Par value. | —— | | |
| | | $ | $ | $ | $ |
| 1. Fully called | 1,556 | 100 | 155,600 | 155,600 | ..... |
| 2. Partly called | 8,444 | 100 | 844,400 | 144,400 | 700,000 |
| | 10,000 | | 1,000,000 | 300,000 | 700,000 |

List of Shareholders as at 31st December, 1901.
(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

### Capital (Liabilities to Stockholders or Shareholders).

*A.—Permanent Capital Stock or Shares.*

| | | | |
|---|---|---|---|
| 2. | (*b*) Ordinary Joint Stock Capital 5 per cent. called; total called $50,000; total paid thereon | $50,000 00 | |
| 3. | (*cc*) Joint Stock Capital paid in advance of calls* | 250,000 00 | |
| 5. | (*e*) Unappropriated profits in respect of (2) and (3) | 469 39 | |
| 6. | (*f*) Reserve Fund in respect of (2) and (3) | 248,718 00 | |
| 7. | (*g*) Contingent Fund in respect of (2) and (3) | 20,000 00 | |
| | | | $596,214 39 |

### Liabilities to the Public.

| | | | |
|---|---|---|---|
| 27. | Deposits (interest included) payable on notice | $756,811 49 | |
| 29. | Debentures issued in Canada | 207,500 00 | |
| 31. | Debentures issued elsewhere than in Canada | 39,413 58 | |
| | | | 1,003,725 07 |
| | Total liabilities | | $1,572,939 46 |

Cr. *Assets.*

### Assets of which the Corporation is the Beneficial Owner.

*A.—Immovable Property Owned Beneficially by Corporation.*

| | | |
|---|---|---|
| 1. | (*a*) Office premises situate as follows: | |
| 2. | (i) At St. Thomas, Ontario, held in freehold | $6,000 00 |

*B.—Debts secured by Mortgages of Land.*

| | | |
|---|---|---|
| 9. | (*a*) Debts (other than item 10) secured by mortgages of land | 343,402 33 |

*Debts not above enumerated for which the Corporation holds securities as follows:*

| | | | |
|---|---|---|---|
| 16. | (*d*) Debts secured by Loan Corporations' debentures | $5,000 00 | |
| 22. | (*j*) Loans to shareholders on their stock | 10,500 00 | |
| | | | 15,500 00 |

*E.—Cash.*

| | | |
|---|---|---|
| 32. | (*b*) In banks | 125,706 80 |

*F.—Assets not hereinbefore mentioned.*

| | | | |
|---|---|---|---|
| 37. | (*a*) British Government Consols | 138,335 24 | |
| 38. | (*b*) British Government War Loan | 575 23 | |
| 39. | (*c*) Other bonds, debentures and stocks | 943,419 86 | |
| | | | 1,082,330 33 |
| | Total assets | | $1,572,939 46 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

### I.—Received by the Corporation for its Own Use.

*C.—Receipts on Account of Investments, Loans or Debts.*

| | | (Col. 1.) | |
|---|---|---|---|
| | (*a*) On Mortgages of Realty: | | |
| 10. | (i) Principal | $381,043 40 | |
| | (*b*) On other securities: | | |
| | (i) Principal | 1,022,238 75 | |
| | (ii) Interest on mortgages and other securities | 57,942 33 | |

*F.—Borrowed Money.*

| | | |
|---|---|---|
| 25. | (*a*) Bank advances | 1,101,313 88 |
| 26. | (*b*) Borrowed by taking deposits | 1,732,411 91 |
| 27. | (*c*) Borrowed on debentures | 139,423 84 |
| | Totals | $4,434,374 11 |

* A call of 5 per cent. was made with privilege to pay any further amount until $300,000 had been paid.

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

1.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | | (Col. 1.) |
|---|---|---|
| 1. | (*a*) Loaned on Mortgage or Realty | $135,241 80 |
| | (*b*) Loaned or invested in other securities | 1,427,793 85 |

B.—*Expended on Stock Account.*

| | | |
|---|---|---|
| 8. | Dividends paid on permanent stock | 18,000 00 |

C.—*Borrowed money (other than foregoing) or interest thereon paid, viz.:*

| | | |
|---|---|---|
| 18. | (*a*) Bank account (principle and interest) | 1,135,885 70 |
| 19. | (*b*) Deposits: Principal and Interest | 1,668,576 46 |
| 20. | (*c*) Debentures issued in Canada, Principal, $31,400.00 } Interest, $6,971.86 | 41,281 01 |
| 21. | (*d*) Debentures issued elsewhere, " 2,909.15 } | |

D.—*Management Expenses (other than foregoing).*

| | | |
|---|---|---|
| 25. | (*a*) Salaries, stationery, printing and advertising, etc. | 4,883 83 |
| 26. | (*b*) Commission or brokerage | 486 69 |

E.—*Other Expenditure, viz.:*

| | | |
|---|---|---|
| 33. | (*a*) Bonus on Reserve | 2,224 77 |

F.—*Balance.*

| | | | |
|---|---|---|---|
| 37. | (*b*) Cash in banks | $125,706 80 | |
| | Totals | | $4,434,374 11 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902, $93,393 66.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902, $1,453.88.
3. Amount of other existing obligations of the Corporation which will mature in 1902, none.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation, 1902, $68,343.42.
5. Average rate of interest per annum paid by the corporation during 1901, on deposits, 4.7 per cent.; on debentures, 4 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, and on other securities, 3 to 7 per cent.
7. Of the mortgages held by the Corporation $343,402.33 is on realty situate in Ontario, and nothing is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901; No. 6; amount, $10,996.02.
10. Aggregate market value of the land mortgaged to the Corporation, $572,337.22.
11. How often are the securities held by the corporation valued? Half yearly.
12. (*a*) What officers of the Corporation are under bond, and for what sum respectively? Manager, $10,000. By Guarantee Companies.
13. When were the accounts of the Corporation last audited? 24th January, 1902.
14. Names and addresses of the auditors for 1901: T. Leitch, Hamilton, Ont., and A. Campbell, St. Thomas, Ont.

## THE BARRIE LOAN AND SAVINGS COMPANY, LIMITED.

*Head Office : Barrie, Ont.*

### Constating Instruments.

Letters Patent of Incorporation, Canada, 14th April, 1881, issued under "The Canada Joint Stock Companies' Act, 1877," (40 V., c. 43 (D) ).

The lending and borrowing powers are governed by R.S.C. (1886), c. 119 (continuing 40 V. c. 43 (D) ). See also L. Corp. Act (R. S. O. 1897), c. 205; (1900), c. 27. As to the lending powers see R. S. C. c. 119, secs. 88 *et seq.* (continuing 40 V. c. 43 (D), secs. 89, 94, 95). As to the borrowing powers see R. S. C. (1886), c. 119, secs. 92 *et seq.* (continuing 40 V. c. 43 (D), secs. 91, 93) ; see also by-law 17 of the Company.

### Annual Statement

Of the condition and affairs of The Barrie Loan and Savings Company, Limited, of Barrie, Ont., at the 31st December. 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Dunlop street in the Town of Barrie, in the Province of Ontario.

The Board is constituted of six directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | |
|---|---|---|
| N. Dyment, President, Barrie, Ont.; | 4th February, 1901, | 3rd February, 1902. |
| J. McL. Stevenson, Vice-President, Barrie, Ont ; | " | " |
| R. Laidlaw, Director, Toronto ; | " | " |
| W. Laidlaw, Director, Toronto ; | " | " |
| G. Shortreed, Director, Hillsdale, Ont.; | " | " |
| S. Dyment, Director, Barrie, Ont.; | " | " |
| R. Laidlaw, Manager, Toronto ; | " | " |
| S. Dyment, Secretary, Barrie ; | " | " |

A. Permanent capital stock ; Total amount authorizd, $250,000 ; total amount subscribed, $117.500, as more particularly set out in Schedule A hereto.

### Schedule A.

(*b*) *Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.*

Last call made : Date, 6th February, 1888 ; rate per cent., 15.20 per cent. of capital ; gross amount, $3,800.00 ; amount paid thereon, $3,800.00.

| Description. | No. of Shares. | Par Value. | Total amount held. | Total amount paid thereon. | Total remaining unpaid on calls. |
|---|---|---|---|---|---|
| | | $ | $ c. | $ c. | $ c. |
| 1. Fully called..... ..... | 1,175 | 100 | 117,500 00 | 117,500 00 | ..... ... |

List of Shareholders as at 31st December, 1901.
(Not printed.)

## Balance Sheet as at 31st December, 1901.

*Capital and Liabilities.*

Dr.

| | | |
|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders).** | | |
| *A.—Permanent Capital Stock or Shares.* | | |
| 1. (*a*) Ordinary joint stock capital fully called : Total called, $117,500. Total paid thereon | $117,500 00 | |
| 4. (*d*) Dividends declared in respect of (1), but not yet paid | 2,937 50 | |
| 5. (*e*) Unappropriated profits in respect of (1) | 4,481 86 | |
| 6. (*f*) Reserve Fund in respect of (1) | 10,000 00 | |
| | | $134,919 36 |
| **Liabilities to the Public.** | | |
| 27. Deposits : Payable on demand | 102,127 41 | |
| 37. Owing to banks | 1,715 49 | 103,842 90 |
| Total liabilities | | $ 238,762 26 |

*Assets.*

Cr.

| | | |
|---|---|---|
| **I.—Assets of which the Corporation is the Beneficial Owner.** | | |
| *B.—Debts Secured by Mortgages of Land.* | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | $203,020 56 | |
| 10. (*b*) Debts secured by mortgaged land held for sale | 25,159 00 | |
| | | $228,179 56 |
| *C.—Debts not above enumerated for which the Corporation holds Security as follows :* | | |
| 14. (*b*) Debts secured by bonds or debentures | | 10,050 00 |
| *E.—Cash.* | | |
| 31. (*a*) On hand | | 532 70 |
| Total assets | | $ 238,762 26 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | | | |
|---|---|---|---|
| **I.—Received by the Corporation for its Own Use.** | | | |
| *A.—Balance from 31st December, 1900.* | | (Col. 1.) | (Total Col. 4.) |
| 2. (i) On hand | | | $ 527 91 |
| (ii) In bank | | 3,161 19 | 3,161 19 |
| *C.—Receipts on account of Investments, Loans or Debts.* | | | |
| (*a*) Mortgages of Realty :— | | | |
| 10. (i) Principal | | | 80,546 94 |
| 11. (ii) Interest | | | 11,117 57 |
| *F.—Borrowed Money.* | | | |
| 25. (*a*) Bank or other advances, accounts or overdrafts | | 1,715 49 | 1,715 49 |
| 26. (*b*) Borrowed by taking deposits | | 129,824 09 | 129,824 09 |
| Totals | | | $ 226,893 19 |

CASH ACCOUNT —*Continued.*

*Expenditure for the year ending 31st December, 1901.*

| | | (Col. 1.) | (Col. 4.) |
|---|---|---|---|
| | 1.—EXPENDED ON CORPORATION ACCOUNT. | | |
| | A.—*Sums Loaned or Invested on Capital Account.* | | |
| 1 | (*a*) Loaned on Mortgages of Realty | | $123,012 30 |
| | (*b*) Loaned or invested in other securities, viz. :— | | |
| 2. | (i) On bonds or debentures of other corporations | | 10,000 00 |
| | B.—*Expended on Stock Account.* | | |
| 8. | Dividends paid on permanent stock | 5,875 00 | 5,875 00 |
| | C.—*Borrowed Money, (other than foregoing) or interest thereon paid, viz.:* | | |
| 18. | (*a*) Bank account | | 169 60 |
| 19. | (*b*) Deposits : Principal, $86,035.67 ; interest, $336.75. | | 86,372 42 |
| | D.—*Management expenses (other than foregoing)* | | |
| 25. | (*a*) Salaries and fees | | 931 17 |
| | F.—*Balance.* | | |
| 37. | (*a*) Cash on hand and in bank | | 532 70 |
| | Totals | | $ 226,893 19 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, $5,255.00
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 4 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 5⅓ per cent.
7. Of the mortgages held by the Corporatton $228,179.56 is on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.
10. Aggregate market value of the land mortgaged to the Corporation $444,300.
11. How often are the securities held by the Corporation valued ? No stated time.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively ? Secretary-Treasurer $5,000 private sureties
13. When were the accounts of the Corporation last audited ? 23rd January, 1901
14. Names and addresses of the auditors respectively for 1901 and 1902 (if appointed) : W. C. Laidlaw, Toronto, and W. R. King, Barrie.

## THE BRITISH CANADIAN LOAN AND INVESTMENT COMPANY, LIMITED.

*Head Office, Toronto, Ont.*

### Constating Instruments.

Incorporated on 12th April, 1876, by Special Act of Canada, 59 V. c. 57 ; which was amended by 40 V. (1877) c. 76 (D) ; and by 50-51 V. c. 110 (D).

For the lending powers. See 39 V. (1876) c. 57 (D) s. 3, as amended by 40 V. c. 76 (D).

As to the agency and guarantee powers. See 40 V. (1877) c. 76 (D) s. 2.

As to the borrowing powers. See 50-1 V. (1887) c. 110 (D), secs. 1, 6, 7.

As to the lending and the borrowing powers. See also L. Corp. Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the British Canadian Loan and Investment Company (Limited), of Toronto, Ont., at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 52 Victoria street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | |
|---|---|---|
| A. H. Campbell, President, Toronto, Ont.; | 6th February, 1901, | 6th February, 1902. |
| William Ince, Vice-President, Toronto, Ont.; | " | " |
| John Burns, Director, Toronto, Ont.; | " | " |
| Samuel Trees " | " | " |
| W. R. Brock, " | " | " |
| Henry Pellatt, " | " | " |
| J.H.M.Campbell " | " | " |
| Ernest S. Ball, Acting Manager, Toronto, Ont.; | " | " |

A. Permanent capital stock; total amount authorized, $5,000,000; total amount subscribed, $2,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

*(b)—Fixed and Permanent capital stock created by virtue of Private Acts.*

| Description. | No. of shares. | Par value. | Total amount held. | Total amount paid thereon. | Total remaining unpaid on calls. |
|---|---|---|---|---|---|
| | | $ | $ | $ | |
| 1. 20 per cent. called..... .. | 20,000 | 100 and £20 | 1,715,300 and £ 56,940 | 343,060.00 and £ 11,388 or 55,421 60 | Nil. |
| Total ..... | ..... | ..... | ..... | 398,481.60 | |

List of Shareholders as at 31st December, 1901.

(Not printed.)

### Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).

A.—*Permanent capital stock or shares.*

| | | |
|---|---|---|
| 2. (*b*) Ordinary joint stock capital, 20 per cent. called ; total called, $398,481.60 ; total paid thereon | $398,481 60 | |
| 4. (*d*) Dividends declared in respect of (2) but not yet paid | 9,962 04 | |
| 6. (*f*) Reserve fund in respect of (2) | 100,000 00 | |
| 7. (*g*) Contingent fund in respect of (2) | 11,447 35 | |
| *Carried forward* | | $519,890 99 |

DR. BALANCE SHEET.—*Continued.*

| | | | |
|---|---|---|---|
| *Brought forward* | | | $519,890 99 |
| | LIABILITIES TO THE PUBLIC. | | |
| 27. Deposits payable on demand | | $ 1,402 75 | |
| 28. Interest on deposits, due, or accrued or capitalized (included in 27) | | | |
| 29. Debentures issued in Canada | | 78,750 00 | |
| 30. Interest due and accrued on (29) | | 213 41 | |
| 31. Debentures issued elsewhere than in Canada | | 825,223 72 | |
| 32. Interest due and accrued on (31) | | 6,470 73 | |
| 39. Due on loans in process of completion or to pay assumed mortgages | | 1,747 06 | |
| 40. Other liabilities to the public, viz: | | | |
| 41. (*a*) Due agents in Britain | | 556 97 | |
| 42. (*b*) Unpaid accounts | | 161 90 | 914,526 54 |
| Total | | | $1,434,417 53 |

CR. *Assets.*

I. ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.

A. *Immovable Property Owned Beneficially by Corporation.*

| | | | |
|---|---|---|---|
| 5. (*b*) Freehold and leasehold land, (including buildings) other than foregoing | | | $172,075 96 |
| B.—*Debts secured by Mortgages of Land.* | | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | | $959,963 85 | |
| 10. (*b*) Debts secured by mortgaged land held for sale | | 84,993 82 | |
| 11. (*c*) Interest due or accrued on items 9 and 10 and not included therein | | 32,465 84 | |
| | | | 1,077,423 51 |
| C.—*Debts not above Enumerated for which the Corporation Holds Securities as follows:* | | | |
| 14. (*b*) Debts secured by Municipal bonds or Debentures | | 50,203 78 | |
| 15. (*c*) Debts secured by Public School Debentures | | 1,432 00 | |
| 20. (*h*) Debts secured only by Permanent Stock or Shares of the Corporation | | 1,179 14 | |
| 22. (*j*) Debts secured by collateral securities, stocks, etc | | 85,150 00 | |
| 26. (*n*) Interest due or accrued on items 14, 15, 20 and 22, and not included therein | | 103 28 | |
| | | | 138,068 20 |
| E.—*Cash.* | | | |
| 31. (*a*) On hand | | 602 91 | |
| 32. (*b*) In banks: | | | |
| In Canada | | 20,655 97 | |
| In Britain | | 9,240 22 | |
| | | | 30,499 10 |
| F.—*Assets not hereinbefore Mentioned.* | | | |
| 37. (*a*) Shares in Royal Bank of Scotland | | 15,058 98 | |
| 38. (*b*) Sundry debtors (disbursements repayable by mortgagors) | | 691 78 | |
| 39. (*c*) Office furniture and fixtures | | 600 00 | 16,350 76 |
| Total assets | | | $1,434,417 53 |

CASH ACCOUNT.

*Receipt for the year ending 31st December, 1901.*

I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.

A.—*Balance from 31st December, 1900.*

| | | |
|---|---|---|
| 2. (i) On hand | | $ 2,990 55 |
| 3. (ii) In bank | | 21,150 77 |
| C.—*Receipts on account of Investments, Loans or Debts.* | | |
| (*a*) On mortgages of realty: | | |
| 10. (i) Principal | | 240,672 65 |
| 11. (ii) Interest | | 87,732 63 |
| (*b*) On other securities | | |
| 12. (i) Principal on stock loans | | 194,602 31 |
| 13. (ii) Interest or dividends is included in item 11. | | |
| D.—*Receipts from Real Estate Owned Beneficially by Corporation.* | | |
| 16. (*a*) Sales | | 12,930 00 |
| 17. (*b*) Rents | | 5,545 18 |
| F.—*Borrowed Money* | | |
| 27. (*c*) Borrowed on debentures | | 8,954 66 |
| G.—*Receipts from other sources, viz.* | | |
| 30. (*a*) Disbursements repaid by mortgagors | | 15,071 08 |
| (*b*) Received from agents in Great Britain and others | | 1,214 02 |
| (*c*) Reduction of premium on bonds owned by Company | | 66 82 |
| Totals | | $590,930 67 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I. EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums loaned or invested on Capital Account.*

| | | (Col. 4) |
|---|---|---|
| 1. | (*a*) Loaned on mortgage of realty | $ 56,277 09 |
| | (*b*) Loaned or invested in other securities, viz : | |
| 2. | (i) On Stock | 29,755 00 |
| 7. | (*e*) Insurance or taxes and other disbursements advanced on property mortgaged to the Company | 13,954 23 |

B.—*Expended on Stock Account.*

| | | |
|---|---|---|
| 8. | Dividends paid on permanent stock | 19,924 08 |

C.—*Borrowed money (other than foregoing) or interest thereon paid, viz. :*

| | | |
|---|---|---|
| 18. | (*a*) Bank account, Interest on overdraft | 216 15 |
| 20. | (*c*) Debentures issued in Canada : Principal, $14,700 00 ; interest, $3,477 59 | 18,177 59 |
| 21. | (*d*) Debentures issued in Canada and payable elsewhere : Principal, $158,187.84 interest, $35,598.62 | 194,086 46 |

D.—*Management expenses (other than foregoing )*

| | | |
|---|---|---|
| 25. | (*a*) Salaries and fees, including directors' and auditors' fees | 4,480 00 |
| 26. | (*b*) Commission or brokerage | 1,058 02 |
| 27. | (*c*) Advances to Agents in Britain | 1,447 71 |
| 28. | (*d*) Stationery, postage, printing and advertising | 397 11 |
| 29. | (*e*) Law costs | 387 85 |
| 30 | (*f*) Fuel, rent, taxes (other than in 7 and 32) rates, also inspection and office expenses and expenses in Britain | 2,147 87 |
| 32. | (*h*) Registration fees | 130 00 |
| | (*i*) Government taxes | 519 35 |

E.—*Other expenditures, viz. :*

| | | |
|---|---|---|
| 33. | (*a*) Taxes and other charges on real estate owned beneficially by the Company | 4,473 06 |
| 34. | (*b*) Allowance to late manager on his retirement | 3,000 00 |

F.—*Balance.*

| | | |
|---|---|---|
| 37. | (*a*) Cash on hand and in banks | 30,499 10 |
| | Totals | $590,990 67 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902. $52,350.00.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902, $194,861.32.
3. Amount of other existing obligations of the Corporation which will mature in 1902. Nil.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. Estimated $248,000.00.
5. Average rate of interest per annum paid by the Corporation during 1901 : On deposits, 4 per cent. ; on debentures, 3.82 per cent. ; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, and on other securities, 5.22 per cent.
7. Of the mortgages held by the Corporation, $873,310.05 is on realty situate in Ontario, and $171,647.62 on realty elsewhere.
8. Loans written off or transferred to real estate account during 1901, $33,130.12
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901 : No., 5 ; amount, $6,031.90.
10. Aggregate market value of land mortgaged to the Corporation. Estimated, $2,069,554.
11. How often are the securities held by the Corporation valued. At end of Company's financial year.
12. (*a*) What officers of the Corporation are under bond, and for what sum respectively ? Acting Manager, $5,000 ; Accountant, $2,000 ; Stenographer, $1,500.
    (*b*) By guarantee Company.
13. When were the accounts of the Corporation last audited ? 31st December, 1901.
14. Names and addresses of the auditors respectively for 1901 and 1902 : H. W. Eddis, F.C.A., and T. McCleary, Toronto.

## THE BRITISH MORTGAGE LOAN COMPANY OF ONTARIO.

*Head Office, Stratford, Ontario.*

### Constating Instruments.

Incorporated by Letters Patent of Ontario, dated October 5th, 1877 (Lib. 5, No. 52), issued under R. S. O. 1877, c. 150, which Act was continued by R. S. O. 1887, c. 157, and was as to Loan Corporations superseded by 60 V. c. 38 (O), now R.S.O. 1897, c. 205 ; 1900, c. 27.

The lending and the borrowing powers of the company are derived from its Letters Patent and the above public general Statutes.

### Annual Statement

Of the condition and affairs of The British Mortgage Loan Company of Ontario at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at Market street, in the City of Stratford, in the Province of Ontario.

The Board is constituted of eight directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

Hon. Thomas Ballantyne, President, Stratford ; 19th September, 1892, January, 1902.
John McMillan, Vice-President, Stratford ; 6th June, 1898, " 1902.
John W. Scott, Director, Listowel ; 16th July, 1877, " 1902.
Malcolm MacFarlane, Director, Stratford ; 20th January, 1887, " 1902.
George Innes, Director, Woodstock ; 12th January, 1883, " 1902.
John Parker, Director, Stratford ; 8th January, 1880, " 1902.
Herbert M. Johnson, Director, Stratford ; 6th June, 1898, " 1902.
Robert Morton, Director, Cassel ; 18th December, 1899, " 1902.
Wm. Buckingham, Manager and Secretary, Stratford ; 26th December, 1878, Undetermined.

A. Permanent capital stock : Total amount authorized, $5,000,000 ; total amount subscribed, $450,000, as more particularly set out in Schedule A hereto.

### Schedule A.

(*b*) *Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.*

| Description. | No. of shares. | Par value. | Total amount held | Total amount paid thereon. |
|---|---|---|---|---|
| | | $ | $ | $ c. |
| 1. Fully paid by consent of Company | 3,456 | 100 | 345,600 | 345,600 00 |
| 2. Ten per cent. on which has been paid by consent | 1,044 | 100 | 104,400 | 66,221 77 |
| Totals | 4,500 | 100 | 450,000 | 411,821 77 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders)** | | | |
| *A.—Permanent Capital Stock or Shares.* | | | |
| 1. (*a*) Ordinary joint stock capital not fully called, but paid up in full by consent of Company | $345,600 00 | | |
| 2. (*b*) Ordinary joint stock capital, 10 per cent. called ; total paid thereon by consent of Company | 66,221 77 | $411,821 77 | |
| 4. (*d*) Dividends declared in respect of (1), (2), but not yet paid* | | 12,329 30 | |
| 5. (*e*) Unappropriated profits in respect of (1), (2) | | 3,430 64 | |
| 6. (*f*) Reserve fund in respect of (1), (2) | | 140,000 00 | |
| | | | $567,581 71 |
| **Liabilities to the Public.** | | | |
| 27. Deposits (including unclaimed deposits) : payable on notice | | $596,665 56 | |
| 28. Interest on deposits, due, or accrued or capitalized | | 16,059 74 | |
| 29. Debentures issued in Canada | | 59,915 00 | |
| 30. Interest due and accrued on (29) | | 603 75 | 673,244 05 |
| Total liabilities | | | $1,240,825 76 |

Cr. *Assets.*

| | | | |
|---|---|---|---|
| **1.—Assets of which the Corporation is the Beneficial Owner.** | | | |
| *A.—Immovable Property Owned Beneficially by Corporation.* | | | |
| 1. (*a*) Office premises situate as follows : | | | |
| 2. (i) At Stratford, held in freehold | | | $6,000 00 |
| *B.—Debts Secured by Mortgages of Land.* | | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | | | 1,219,239 00 |
| *C.—Debts not above enumerated for which the Corporation holds Securities as follows :* | | | |
| 20. (*h*) Debts secured only by Permanent Stock or Shares of the Corporation | | | 1,635 00 |
| *E.—Cash.* | | | |
| 32. (*b*) In bank | | | 13,951 76 |
| Total assets | | | $1,240,825 76 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| I.—Received by the Corporation for its Own Use. | (Col. 1.) | (Col. 3.) | (Col. 4.) |
|---|---|---|---|
| *A.—Balance from 31st December, 1900.* | | | |
| (*b*) Cash (not already shown under (1)) : | | | |
| 3. (ii) In bank | $18,564 98 | | $18,564 98 |
| *B.—Sums Received Wholly or Partly on Capital Stock.* | | | |
| 4. (*aa*) Joint Stock Permanent Capital received in advance of calls | | 22,607 31 | 22,607 31 |
| *C. Receipts on Account of Investments, Loans or Debts.* | | | |
| (*a*) On Mortgages of Realty :— | | | |
| 10. (i) Principal and Interest | 272,413 99 | | |
| 11. (ii) General interest, including interest on bank balances | 1,402 90 | | |
| (*b*) On other Securities :— | | | |
| 12. (i) Principal and Interest (Company Stock) | 287 00 | | 274,103 89 |
| *D.—Receipts for Real Estate Owned Beneficially by Corporation.* | | | |
| 17. (*b*) Rent | 606 66 | | 606 66 |
| *F.—Borrowed Money.* | | | |
| 26. (*b*) Borrowed by taking deposits | 615,748 34 | | |
| 27. (*c*) Borrowed on debentures | 23,533 75 | | 639,282 09 |
| Total | $932,557 62 | $22,607 31 | $955,164 93 |

* Payable January, 1902.

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I. EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | (Col. 1.) | (Col. 4.) |
|---|---|---|
| 1. (*a*) Loaned on Mortgage of Realty | ..... | $243,994 85 |
| B.—*Expended on Stock Account.* | | |
| 8. Dividends paid on permanent stock | $23,634 60 | 23,634 60 |
| (*a*) Interest paid on joint stock capital received in advance of calls : included under No. 8 | | |
| C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz :—* | | |
| 19. (*b*) Deposits : Principal, $612,673.64 ; Interest, $18,460.65 | 631,134 29 | |
| 20. (*c*) Debentures issued in Canada : Principal, $32,898.70 ; Interest, $2,623.38 | 35,522 08 | |
| | | 666,656 37 |
| D.—*Management Expenses (other than foregoing.)* | | |
| 25. (*a*) Salaries and fees | 4,724 75 | |
| 26. (*b*) Commission or brokerage | 580 25 | |
| 28. (*d*) Stationery, postage, printing and advertising | 313 31 | |
| 29. (*e*) Law costs | 161 35 | |
| 30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates | 445 33 | |
| 32. (*h*) Registration fee | 110 00 | |
| | | 6,334 99 |
| E.—*Other Expenditures, viz :—* | | |
| 33. (*a*) Grants to President and Vice-President | 350 00 | |
| 34. (*b*) Sundries (caretaking, cleaning, etc.) | 242 36 | |
| | | 592 36 |
| F.—*Balance.* | | |
| 37. (*b*) Cash in bank | ..... | 13,951 76 |
| Totals | ..... | $955,164 93 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902, $33,100.00.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None issued.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, $135,500.
5. Average rate of interest per annum paid by the Corporation during 1901, on deposits, 3 per cent. ; on debentures, 4.09 per cent.
6. Average rate of interest per annum received by the Corporation during 1901, on mortgages of realty, 5.27 per cent.; on other securities, 5 27 per cent.
7. Of the mortgages held by the Corporation, $1,219,239 is on realty situate in Ontario, and none elsewhere.
8. Loans written off or transferred to real estate account during 1901. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None taken.
10. Aggregate market value of the land mortgaged to the Corporation, $2,116,000.
11. How often are the securities held by the Corporation valued ? Always yearly ; sometimes oftener.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively ? The Manager, $10,000. The only other officer is the Accountant, for whom the Manager is responsible. By private sureties.
13. When were the accounts of the Corporation last audited ? January 11th, 1902.
14. Names and addresses of the auditors respectively for 1901 and 1902 : C. J. Macgregor, Esq., M.A., and Wm. Davidson, Esq., Stratford, Ont.

## THE BROCKVILLE LOAN AND SAVINGS COMPANY.

*Head Office, Brockville, Ont.*

### Constating Instruments.

Incorporated by declaration filed 11th May, 1885, with the Clerk of the Peace for the United Counties of Leeds and Grenville. This declaration was made by virtue of the "Building Societies Act," R. S. O. 1877, c. 164, continued by R. S. O. 1887, c. 169, and superseded by 60 V. c. 38 (O), now R. S. O. 1897, c. 205; 1900, c. 27.

The lending and the borrowing powers are derived from the above public general Acts.

### Annual Statement

Of the condition and affairs of the Brockville Loan and Savings Company, Limited, of Brockville, Ont, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at Court House Avenue, in the Town of Brockville, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office:

| | | |
|---|---|---|
| W. H. Cole, President, Brockville, | January, 1901, | January, 1902. |
| G. A. Starr, Vice-President, Brockville, | " | " |
| W. A. Gilmour, Director, Brockville, | " | " |
| D. Derbyshire, Director, Brockville, | " | " |
| D. W Downey, Director, Brockville, | " | " |
| Edwin Abbot, Director, Brockville, | " | " |
| D. B. Jones, Managing Director, Brockville, | " | " |
| H. B. White, Secretary-Treasurer, Brockville, | " | " |

A. Permanent capital stock: total amount authorized, $500,000; total amount subscribed, $350,000, as more particularly set out in Schedule A hereto.

### Schedule A.

*(a)—Fixed and permanent capital stock created by virtue of Building Society Acts.*

| Description. | No. of shares. | Par value. | Total amount held. | Total amount paid thereon. | Total remaining unpaid on calls. |
|---|---|---|---|---|---|
| | | $ | $ c. | $ c. | $ c. |
| Totals ..... | 7,000 | 50 | 350,000 00 | 180,005 00 | 169,995 00 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

### *Capital and Liabilities.*

Dr.

| | | |
|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders).** | | |
| *A.—Permanent Capital Stock or Shares.* | | |
| 1. (*a*) Ordinary joint stock capital fully called; total called $350,000. Total paid thereon | $180,005 00 | |
| 4. (*d*) Dividends declared in respect of (1), but not yet paid | 5,400 15 | |
| 6. (*f*) Reserve fund in respect of (1) | 17,000 00 | |
| 7. (*g*) Contingent fund in respect of (1) | 5,500 00 | |
| | | $207,905 15 |
| **Liabilities to the Public.** | | |
| 27. Deposits, including interest capitalized | | 246,052 92 |
| Total liabilities | | $453,958 07 |

### *Assets.*

Cr.

| | | |
|---|---|---|
| **I.—Assets of which the Corporation is the Beneficial Owner.** | | |
| *B.—Debts Secured by Mortgages of Land.* | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | $420,622 31 | |
| 10. (*b*) Debts secured by mortgaged land held for sale | 22,700 00 | |
| | | $443,322 31 |
| *C.—Debts not above enumerated for which the Corporation Holds Securities as follows:* | | |
| 20. (*h*) Debts secured only by Permanent Stock or Shares of the Corporation | | 3,492 95 |
| *E.—Cash.* | | |
| 31. (*a*) On hand | $398 94 | |
| 32. (*b*) In Bank | 6,453 87 | |
| | | 6,852 81 |
| *F.—Assets not Hereinbefore Mentioned.* | | |
| 38. (*b*) Office furniture and fixtures | | 290 00 |
| Total assets | | $453,958 07 |

## Cash Account.

### *Receipts for the year ending 31st December, 1901*

| | |
|---|---|
| **I.—Received by the Corporation for its Own Use.** | |
| *A.—Balances from 31st December, 1900.* | |
| 1. (*b*) Cash (not already shown under (1)) | $ 367 03 |
| 3. (ii) In Bank | 13,341 66 |
| *C.—Receipts on Account of Investments, Loans or Debts.* | |
| (*a*) On Mortgages of Realty— | |
| 10. (i) Principal | 48,255 54 |
| 11. (ii) Interest | 23,351 14 |
| *F.—Borrowed Money.* | |
| 26. (*b*) Borrowed by taking deposits | 147,905 53 |
| Totals | $233,220 90 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I. EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | Col. 1 | Total (Col. 4). |
|---|---|---|
| 1. (*a*) Loaned on Mortgages of Realty | ..... | $83,759 19 |
| (*b*) Loaned or invested in other Securities— | | |
| (1) On stocks | ..... | 2,600 00 |
| B.—*Expended on Stock Account.* | | |
| 8. Dividends paid on Permanent Stock | 10,797 10 | 10,797 10 |
| C. *Borrowed Money (other than foregoing) or interest thereon paid.* | | |
| 18. (*a*) Bank account (interest) | ..... | 35 50 |
| 19. (*b*) Deposits : Principal and interest | ..... | 126,874 39 |
| D. *Management Expenses other than foregoing* | ..... | 2,301 91 |
| F.—*Balance.* | | |
| 37. (*a*) Cash on hand and in Bank | ..... | 6,852 81 |
| Totals | ..... | $233,220 90 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902, none.

2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902, none.

3. Amount of other existing obligations of the Corporation which will mature in 1902, none.

4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, none.

5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 3½ per cent.

6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 6 per cent.

7. Of the mortgages held by the Corporation $442,199 31 is on realty situate in Ontario, $1,123.00 is on realty situated elsewhere.

8. Loans written off or transferred to real estate account during 1901, $1,351.01.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901, number, 2 ; amount, $3,000.00.

10. Aggregate market value of the land mortgaged to the Corporation, $650,000.00.

11. How often are the securities held by Corporation valued ? Yearly.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively ? Secretary-Treasurer only. Private sureties.

13. When were the accounts of the Corporation last audited ? July, 1901.

14. Names and address of the auditors for 1901 and 1902 (if appointed). Joseph Blakely, Esq., Toronto ; P. B. McNamara, Esq., Brockville.

## CANADA LANDED AND NATIONAL INVESTMENT COMPANY (LIMITED.

*Head Office. Toronto, Ontario.*

### Constating Instruments.

This Company was in 1891 constituted by an amalgamation of (I) The Canada Landed Credit Company with (II) The National Investment Company of Canada (Limited), and by the re-incorporation of the amalgamated Company. Of the two Companies so amalgamated :—

I. The Canada Landed Credit Company had been incorporated in 1858 by Special Act of the Province of Canada, 22 V. c. 133 ; A Special Act of 1859, 22 V. c. 105, increased the capital ; the two foregoing Acts were amended by 29-30 V. (1866-7) c. 125. In 1873, an Act of Ontario, 36 V. c. 122, amended 22 V. c. 133, *supra* ; in 1874 the powers of the Company were extended by 38 V. c. 73 (O.) ; in 1875-6 the capital was further increased by 39 V. c. 97 (O) ; in 1882 the special Acts of 1858 and 1859 *supra* were amended by 45 V. c. 72 (O.). In 1882 the special Act of Canada, 45 V. c. 110, extended the Company's operations to Manitoba and the North-West Territories. In 1890 the Special Act of Ontario, 53 V. c. 128, authorized the Company to issue debenture stock, to become amalgamated with other Companies, etc. In 1891, Letters Patent of Canada, dated January, 1891, authorized the amalgamation of the Company with the National Investment Company of Canada. In 1891, Letters Patent of Ontario, dated 12th February, authorized the same amalgamation.

II. The National Investment Company of Canada had been incorporated by Letters Patent of Canada, dated 21st August, 1882, issued under 40 V. c. 43 (D.)

For the powers of the amalgamated Company, see the Letters Patent above cited ; see also R. S. C. 1886, secs. 88-98, and sec. 101 ; see also the Loan Corporations Act, R. S. O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Canada Landed and National Investment Company, Limited, of Toronto, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 23 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of ten directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

John L. Blaikie, President, Toronto ; 23rd January, 1901, 22nd January, 1902.
John Hoskin, K.C., LL.D., Vice-President, Toronto ; 23rd January, 1901, 22nd January, 1902.
D. E. Thomson, K.C., Director, 27th November, 1901, 22nd January, 1902.
Hon. Senator Gowan, LL.D, C.M.G., Director, Barrie, 23rd January, 1901, "
J. Kerr Osborne, Director, Toronto, " "
J. S. Playfair, Director, " " "
Newman Silverthorn, Director, Summerville, " "
John Stuart, Director, Hamilton, " "
Frank Turner, C.E., Director, Bracondale, " "
Hon. Jas. Young, Director, Galt, " "
Edward Saunders, Manager, Toronto, " "

A. Permanent capital stock : total amount authorized, $4.000,000 ; total amount subscribed, $2,008,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*b*) *Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.*

| Description. | No. of shares. | Par value. | Total amount held. | Total amount paid thereon. | Total remaining unpaid calls. |
|---|---|---|---|---|---|
| 1. 50 per cent. called: | 20,080 | $100.00 | $2,008,000.00 | $1,004,000.00 | |

List of Shareholders as at 31st December, 1901.
(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| | **Capital (Liabilities to Stockholders or Shareholders).** | | |
| | *A.—Permanent Capital Stock or Shares.* | | |
| 2. | (*b*) Ordinary joint stock capital, 50 per cent. called ; total called, $1,104,000 ; total paid thereon | $1,004,000 00 | |
| 4. | (*d*) Dividends declared in respect of (2), but not yet paid | 31,060 25 | |
| 6. | (*f*) Reserve Fund in respect of (2) | 350,000 00 | |
| 7. | (*g*) Contingent Fund in respect of (2) | 15,722 99 | |
| | | | $1,400,783 24 |
| | **Liabilities to the Public.** | | |
| 29. | Debentures payable in Canada | 263,378 66 | |
| 30. | Interest due and accrued on (29) | 3,291 00 | |
| 31. | Debentures payable elsewhere than in Canada | 2,313,988 07 | |
| 32. | Interest due and accrued on (31) | 11,076 25 | |
| 33. | Manitoba C. L. & N. I. Co. Debentures : | | |
| | Balance of amount assumed by C.L. & N.I. Co $29,411 91 | | |
| | Reserved for interest accrued thereon 477 75 | | |
| | Balance of debenture debt guaranteed by C. L. & N.I. Co. 90,860 74 | | |
| 40. | Other liabilities to the public, viz :— | 120,750 40 | |
| 41. | (*a*) Balances at credit of borrowers on Sinking Fund loans | 11,584 41 | |
| 42. | (*b*) Sundry creditors | 8,942 20 | |
| | | | 2,733,010 99 |
| | Total liabilties | | $4,133,794 23 |

Cr. *Assets.*

| | | | |
|---|---|---|---|
| | **I. Assets of which the Corporation is the Beneficial Owner.** | | |
| | *A.—Immovable property owned beneficially by Corporation.* | | |
| 1. | (*a*) Office premises situate as follows :— | | |
| 2. | (i) At Toronto, held as freehold | $ 40,000 00 | |
| 5. | (*b*) Freehold land (including buildings) other than foregoing | 103,995 00 | |
| 6. | (*c*) Leasehold land (including buildings) other than foregoing | | |
| | | | $ 143,995 00 |
| | *B.—Debts secured by Mortgages of Land.* | | |
| 9. | (*a*) Debts (other than item 10) secured by mortgages of land | $2,815,392 18 | |
| 10. | (*b*) Debts secured by mortgaged land held for sale | 343,855 17 | |
| 11. | (*c*) Interest due or accrued on items 9 and 10 and not included therein | 115,938 82 | |
| | | | 3,275,186 17 |
| | *C.—Debts not above enumerated for which the Corporation holds securities as follows :* | | |
| 14. | (*b*) Municipal Bonds or Debentures owned by the Company | $ 193,440 44 | |
| 15. | (*c*) Public School Debentures owned by the Company | 40,886 92 | |
| 22 | (*j*) Ontario Government Script owned by the Company | 25,932 60 | |
| 23 | (*k*) Debts secured by the Manitoba and North-West Loan Company* | 90,860 74 | |
| 24. | (*l*) Loans on collateral security of Stocks and Debentures | 207,933 00 | |
| 26. | (*n*) Interest due or accrued on items 14 to 24 and not included therein | 6,984 63 | |
| | | | 566,038 33 |
| | *E.—Cash.* | | |
| 31. | (*a*) On hand | $ 270 46 | |
| 32. | (*b*) In banks in Canada | 122 171 45 | |
| | in London, England | 23,035 25 | |
| | | | 145,477 16 |
| | *F.—Assets not hereinbefore mentioned.* | | |
| 39. | (*c*) Advances on account of borrowers | | 3,097 57 |
| | Total assets | | $4,133,794 23 |

*This is secured by a first charge on all the assets of the Manitoba and North-West Loan Co. and the uncalled capital.

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | | | |
|---|---|---|---|
| | **I.—Received by the Corporation for its Own Use.** | | |
| | *A.—Balance from 31st December, 1900.* | | |
| | (*b*) Cash not already shown under 1 : | | |
| 2. | (i) On hand | | $ 2,685 01 |
| 3. | (ii) In bank | | 102,485 49 |
| | *C.—Receipts on account of Investments, Loans or Debts.* | | |
| | (*a*) On Mortgages of Realty : | | |
| 10. | (i) Principal | | 410,177 52 |
| 11. | (ii) Interest | | 198,853 26 |
| | (iii) Insurances advanced by Company | | 4,513 15 |
| | (*b*) On other securities :— | | |
| 12. | (i) Principal | | 206,008 03 |
| 13. | (ii) Interest or dividends | | 16,200 00 |
| | *D.—Receipts from Real Estate Owned Beneficially by Corporation.* | | |
| 17. | (*b*) Rents | | 17,789 79 |
| | *F.—Borrowed Money.* | | |
| 27. | (*c*) Borrowed on debentures | | 660,766 30 |
| | *G.—Receipts from other sources, viz. :* | | |
| 30. | (*a*) Sundry creditors | | 1,626 22 |
| | (*c*) Sterling exchange | | 84 95 |
| | Totals | | $1,621,189 72 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I. EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | | |
|---|---|---|
| 1 | (*a*) Loaned on mortgages of realty | $ 339,171 93 |
| | (*b*) Loaned or invested in other securities : | |
| 3. | (ii) Loans on Stocks and Debentures | 211,630 00 |
| 5 | (iv) Debentures purchased | 28,103 03 |
| 7. | (*d*) Incumbrances on realty paid off | 19,924 34 |
| | (*e*) Insurances or taxes advanced on property mortgaged to the Corporation | 4,271 89 |

B.—*Expended on Stock Account.*

| | | |
|---|---|---|
| 8. | Dividends paid on permanent stock | 60,262 50 |

C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.* :

| | | |
|---|---|---|
| 20. | (*c*) Debentures issued in Canada: Principal, $45,500 ; interest, $11,633.48 | 57,133 48 |
| 21. | (*d*) Debentures issued elsewhere: Principal, $629,271 76 ; interest, $89,316.24 | 709,587 60 |

D.—*Management Expenses (other than foregoing).*

| | | |
|---|---|---|
| 25. | (*a*) Salaries and fees | |
| 26. | (*b*) Commission or brokerage | |
| 27. | (*d*) Stationery, postage, printing and advertising | 33,410 09 |
| 30. | (*f*) Fuel, rent, taxes, (other than in 7 and 32) and rates | |
| 31. | (*g*) Travelling expenses | |
| 33. | (*h*) Registration fee | 205 00 |

E.—*Other Expenditures, viz.* :

| | | |
|---|---|---|
| 33. | (*a*) Payments on account of property owned | 12,012 70 |

E.—*Balance.*

| | | |
|---|---|---|
| 37. | (*a*) Cash on hand and in banks | 145,477 16 |
| | Totals | $1,621,189 72 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902, $87,791.00.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902, $431,576.00.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, $370,022.00.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, *nil* per cent. : on debentures, 3.82 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 6.37 per cent. ; on other securities, from 4.65 per cent.
7. Of the mortgages held by the Corporation, $2,039,894.59 is on realty situate in Ontario, and $1,309,286.58 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. Number, 16 ; amount, $27,538.00.
10. Aggregate market value of the land mortgaged to the Corporation, $8,750,000.
11. How often are the securities held by the Corporation valued ? Annually in the case of doubtful loans.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively ? Manager, $5,000; Accountant and Cashier, $2,000 each ; two Clerks, $2 000 and $500 respectively ; Manager and Accountant in Winnipeg, $5,000 and $3,000 respectively. By Guarantee Companies.
13. When were the accounts of the Corporation last audited ? Audited to 31st December, 1901.
14. Names and addresses of the auditors respectively for 1901 and 1902, if appointed ? H. W. Williamson and T. E. P. Trew, Toronto.

## CANADA PERMANENT AND WESTERN CANADA MORTGAGE CORPORATION.

*Head Office, Toronto, Ont.*

### Constating Instruments.

This Company was under the provisions of the special Act of Ontario, 63 V. c. 129, formed by the amalgamation of the Canada Permanent Loan and Savings Company, the Western Canada Loan and Savings Company, the Freehold Loan and Savings Company, and the London and Ontario Investment Company, 63 Vic. c. 129 (Ont ) See also special Act of Canada, 62 V. c. 101 (D.)

### Annual Statement

Of the condition and affairs of the Canada Permanent and Western Canada Mortgage Corporation of Toronto at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at Nos. 14 and 16 Toronto street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of fifteen directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | | |
|---|---|---|---|
| George Gooderham, | President, Toronto ; | February, 1901 ; | February, 1902. |
| J. Herbert Mason, W. H. Beatty, | Vice-Presidents, Toronto | " | " |
| W. G. Gooderham, | Director | " | " |
| W. D. Matthews, | " | " | " |
| C. H. Gooderham, | " | " | " |
| Ralph K. Burgess, | " | " | " |
| George W. Monk, | " | " | " |
| George W. Lewis, | " | " | " |
| S. Nordheimer, | " | " | " |
| Frederick Wyld, | " | " | " |
| Alfred Gooderham, | " | " | " |
| George F. Galt, | Director, Winnipeg, Man. ; | " | " |
| R T. Riley, | " " | " | " |
| J. M. Robinson, | " St. John, N.B. ; | " | " |
| Walter S. Lee, | General Manager, Toronto ; | " | " |
| George H. Smith, | Secretary, Toronto ; | " | " |

A. Permanent capital stock ; totol amount authorized, $20,000,000 ; total amount subscribed, $5,951,350, as more particularly set out in Schedule A. hereto.

### Schedule A.

*Fixed and Permanent Capital Stock.*

| Description. | No. of Shares. | Par value of Shares. | Total amount held. | Total amount paid thereon. | Total remaining uncalled. |
|---|---|---|---|---|---|
| | | $ | $ | $ | $ |
| 1. Fully called and paid.... | 595,135 | 10 | 5,951,350 | 5,951,350 | ..... |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

### Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholdees.)

A.—*Permanent Capital Stock or Shares.*

| | | |
|---|---|---|
| 1. (*a*) Ordinary joint stock capital fully called ; total called and paid ..... | $5,951.350 00 | |
| 4. (*d*) Dividends declared in respect of (1) but not yet paid..... | 178,604 40 | |
| 5. (*e*) Unappropriated profits in respect of (1) ..... | 130,397 89 | |
| 6. (*f*) Reserve fund in respect of (1)..... | 1,490,057 38 | |
| | | $7,750,409 |

BALANCE SHEET.—*Continued.*

LIABILITIES TO THE PUBLIC.

| | | | |
|---|---|---|---|
| 27. | Deposits | $1,792,856 98 | |
| 28. | Interest on deposits capitalized during the year | 62,100 38 | |
| 29. | Debentures issued and payable in Canada | 2,931,892 12 | |
| 30. | Interest due and accrued on (29) | 45,238 00 | |
| 31. | Debentures issued in Canada payable elsewhere | 9,577,628 22 | |
| 32. | Interest due and accrued on (31) | 57,023 00 | |
| 35. | Debenture stock issued elsewhere than in Canada | 951,092 66 | |
| 36. | Interest due and accrued on (35) | 19,047 76 | |
| 40. | Other liabilities to the public, viz.: | | |
| 41. | (*a*) Commissions, salaries, etc. | 11,127 17 | |
| | | | $15,448,006 29 |
| | Total liabilities | | $23,198,415 96 |

CR. *Assets.*

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.

A.—*Immovable Property Owned Beneficially by Corporation.*

| | | | |
|---|---|---|---|
| 1 | (*a*) Office premises situate as follows: | | |
| 2. | (i) At Toronto, held in freehold | $261,299 84 | |
| 3. | (ii) At Winnipeg, held in freehold | 88,223 73 | |
| 5. | (*b*) Freehold land (including buildings) other than foregoing) | 212,299 79 | |
| 8. | (*c*) Office Furniture | 12,627 41 | |
| | | | $574,450 77 |

B.—*Debts Secured by Mortgages of Land.*

| | | | |
|---|---|---|---|
| 9. | (*a*) Debts (other than item 10) secured by mortgages of land | $18,660,891 56 | |
| 10. | (*b*) Debts secured by mortgaged land held for sale | 1,209,129 29 | |
| 11. | (*c*) Interest due or accrued on items 9 and 10 and not included therein | 888,080 89 | |
| | | | 20,758,101 74 |

C.—*Debts not above enumerated for which the Corporation holds securities as follows:*

| | | | |
|---|---|---|---|
| 14. | (*b*) Municipal bonds or debentures owned by Corporation | $483,641 05 | |
| 15. | (*c*) Public School Debentures owned by Corporation | 24,291 30 | |
| 20. | (*h*) Debts secured only by Permanent Stock or Shares of the Corporation | 144,240 89 | |
| 22. | (*j*) Advances on Municipal Bonds and Debentures and Stocks not owned by Corporation | 873,474 36 | |
| | | | 1,525,647 60 |

E.—*Cash.*

| | | | |
|---|---|---|---|
| 31. | (*a*) On hand | $25,147 47 | |
| 32. | (*b*) In banks in Canada | 393,540 12 | |
| | In bank in England | 1,227 29 | |
| | | $419,914 88 | |
| | Less overdrawn Bank Account in Canada, $894.94; London, England, $78,804.09 | 79,699 03 | |
| | | | 340,215 85 |
| | Total assets | | $23,198,415 96 |

CASH ACCOUNT.

*Receipts for the year ending 31st December, 1900.*

I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.

A.—*Balances from the 31st December, 1900.*

| | | (Col. 4) |
|---|---|---|
| 2. | (i) On hand | $3,499 14 |
| 3. | (ii) In bank | 146,532 98 |

C.—*Receipts on Account of Investments, Loans or Debts*

| | | |
|---|---|---|
| | (*a*) On mortgages of realty:— | |
| 10. | (i) Principal | 3,099,264 87 |
| 11. | (ii) Interest | 1,048,620 56 |
| | (iii) Insurance, taxes and charges on mortgages | 85,626 72 |
| | (*b*) On other securities:— | |
| 12. | (i) Principal | 2,280,281 81 |
| 13. | (ii) Interest or Dividends | 38,095 85 |

D.—*Receipts from Real Estate owned beneficially by Corporation.*

| | | |
|---|---|---|
| 17. | (*b*) Rents from Corporations buildings | 10,315 73 |

CASH ACCOUNT.

*Receipts for year ending 1901.*—Continued

| | | (Col. 4) |
|---|---|---|
| | F.—*Borrowed Money.* | |
| 26. (*b*) | Borrowed by taking deposits | $645,907 92 |
| 27. (*c*) | Borrowed on Debentures | 2,034,302 74 |
| | G.—*Receipts from other sources.* | |
| 30. (*a*) | Bank Interest and Exchange | 783 59 |
| | Totals | $9,393,231 91 |

CASH ACCOUNT.

*Expenditure for the year ending 31st December, 1901.*

| | | | |
|---|---|---|---|
| | I.—EXPENDED ON CORPORATION ACCOUNT. | | |
| | A.—*Sums Loaned or Invested on Capital Account.* | | (Col. 4.) |
| 1. (*a*) | Loaned on mortgages of realty | | $2,227,806 33 |
| (*b*) | Loaned or invested in other securities: | | |
| 2. | (i) Loans on bonds, stocks, etc | | 2,844,599 98 |
| 3. | (ii) " Corporation Stock | | 122,127 37 |
| 4. | (iii) Bonds purchased | | 56,529 68 |
| (*c*) | Insurance, taxes and charges advanced on property mortgaged to Corporation | | 314,015 19 |
| | B.—*Expended on Stock Account.* | (Col. 1.) | |
| 8. | Dividends paid on permanent Stock | $357,835 00 | 357,835 00 |
| | C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:* | | |
| 19. (*b*) | Deposits: Principal and interest | | 686,541 32 |
| 20. (*c*) | Debentures issued in Canada: Principal $485,782.00; interest $104,469.33 | | 590,251 33 |
| 21. (*d*) | Debentures issued elsewhere: Principal $1,104,994 65; interest $371,249.48 | | 1,476,244 13 |
| 23. (*f*) | Debenture stock redeemed elsewhere: Principal, $3,406 67; interest, $38,220.70 | | 41,627 37 |
| | D.—*Management expenses (other than foregoing).* | | |
| 26. (*b*) | Commission or Brokerage | | 41,762 36 |
| 28. (*d*) | Stationery, postage, printing, advertising, salaries, fuel, light, expenses, etc | | 195,729 44 |
| 29. (*e*) | Law costs | | 938 81 |
| 32. (*f*) | Registration fees, Municipal and Government taxes | | 5,318 80 |
| | E.—*Other Expenditure, viz.:* | | |
| 33. (*a*) | Alterations to Corporation's buildings | | 68,364 99 |
| 34. (*b*) | Office furniture | | 4,789 69 |
| 36. (*d*) | Preliminary expenses *re* amalgamation | | 18,534 32 |
| | F.—*Balance.* | | |
| 37. (*a*) | Cash on hand and in bank | | 340,215 85 |
| | Totals | | $9,393,231 91 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of Debentures issued by the Corporation in Canada which will mature in 1902, $896,427.85.
2. Amount of Debentures issued by the Corporation elsewhere which will mature in 1902, $2,208,206.57.
3. Amount of other existing obligations of the Corporation which will mature in 1902, exclusive of deposits. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. Estimated about $5,000,000.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 3.5 per cent.; on debentures, 3.71 per cent.; on debenture stock, 4 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty and on other securities, 5.715 per cent.
7. Of the mortgages held by the Corporation $11,879,199.48 is on realty situate in Ontario, and $7,990,821.37 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901, $174,411,66.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. No. 43. Amount, $140,175.
10. Aggregate market value of the land mortgaged to the Corporation approximately, $42,000,000.
11. How often are the securities held by the Corporation valued? Once a year and oftener if necessary.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? All officers holding responsible positions give bonds satisfactory to the Corporation.
13. When were the accounts of the Corporation last audited? As at December 31, 1901.
14. Names and address of the auditors respectively for 1901 and 1902 (if appointed). J. E. Berkeley Smith, Henry Barber, F. C. A., and A. E. Osler, Toronto.

## THE CANADIAN SAVINGS AND LOAN COMPANY, OF LONDON, CANADA.

*Head Office, London, Ontario.*

Incorporated under the Building Societies Act (Consol. Stat. U.C., c. 53) by declaration filed with the Clerk of the Peace for the County of Middlesex on the 2nd September, 1875. (Decl. Book I. 67.)

The lending and borrowing powers are governed by the Loan Corporations Act, R.S.O., 1897, c. 205; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Canadian Savings and Loan Company, of London, Canada, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 420 Richmond street, in the City of London, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | | |
|---|---|---|---|
| Robert Fox, President, | London, Ont., | 13th February, 1901 ; | 12th February, 1902. |
| John Christie, Vice-President, | " | " | " |
| John W. Jones, " | " | " | " |
| A. B. Cox, Director, | " | " | " |
| A. T. McMahen, " | " | " | " |
| Malcolm H. Rowland, Manager, | " | 1st March, 1897. | |

A. Permanent capital stock : Total amount authorized, unlimited ; total amount subscribed, $750.000, as more particularly set out in Schedule A hereto.

### Schedule A.

*(a) Fixed and Permanent Capital Stock created by virtue of Building Society Acts*

| Description. | Total amount issued and substituted at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | Number of Shares. | Par value of shares. | | | |
| | | $ | $ | $ | $ |
| 1. Fully paid | 15,000 | 50 | 750,000 | 750,000 | |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

### Balance Sheet as at 31st December, 1901.

*Capital and Liabilities.*

Dr.

Capital (Liabilities of Stockholders or Shareholders).

*A.—Permanent Capital Stock or Shares.*

| | | | |
|---|---|---|---|
| 1. | (a) Ordinary capital fully called : Total called, $750,000 ; Total paid thereon. | $750,000 00 | |
| 5. | (e) Unappropriated profits in respect of (1) | 3,363 97 | |
| 6. | (f) Reserve fund in respect of (1) | 267,500 00 | |
| | | | $1,020,863 97 |

Liabilities to the Public.

| | | | |
|---|---|---|---|
| 27. | Deposits ; payable on demand, $629,102.75 ; payable on notice, $57,025 37 | 686,128 12 | |
| 28. | Interest on deposits, due, or accrued or capitalized (included in 27). | | |
| 29. | Debentures issued in Canada | 445,315 54 | |
| 30. | Interest due and accrued on (29) | 5,099 69 | |
| | | | 1,136,543 35 |
| | **Total liabilities** | | **$2,157,407 32** |

BALANCE SHEET—*Continued.*

*Assets.*

Cr.

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.

A.—*Immovable Property Owned Beneficially by Corporation.*

| | | | |
|---|---|---|---|
| 1. | (*a*) Office premises situated as follows:— | | |
| 2. | (i) At London, Ontario, held in freehold | | $19,000 00 |
| | B.—*Debts Secured by Mortgages of Land.* | | |
| 9. | (*a*) Debts (other than item 10) secured by mortgages of land | $2,054,443 16 | |
| 10. | (*b*) Debts secured by mortgaged land held for sale | 3,900 00 | |
| | | | 2,058,343 16 |
| | C.—*Debts not above Enumerated for which the Corporation holds Securities as follows:—* | | |
| 20. | (*h*) Debts secured only by permanent stock or shares of the Corporation | $26,749 89 | |
| 21. | (*i*) Debts secured by other Loan Company's stock | 1,320 00 | |
| 23. | (*k*) Debts secured by Life Insurance Policies | 283 60 | |
| | | | 28,353 49 |
| | E.—*Cash.* | | |
| 31. | (*a*) On hand | $3,079 70 | |
| 32. | (*b*) In bank | 48,630 97 | |
| | | | 51,710 67 |
| | Total | | $2,157,407 32 |

CASH ACCOUNT.

*Receipts for the year ending 31st December, 1901.*

I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.

A.—*Balance from 31st December, 1900.*

| | | |
|---|---|---|
| | (*b*) Cash (not already shown under (1)). | (Col. 4.) |
| | (i) On hand | $3,554 55 |
| 3. | (ii) In bank | 51,562 45 |
| | C.—*Receipts on Account of Investments, Loans or Debts.* | |
| | (*a*) On mortgages of realty:— | |
| 10. | (i) Principal | 346,766 77 |
| 11. | (ii) Interest | |
| | (*b*) Repayment of stock loans:— | |
| 12. | (i) Principal | 14,323 31 |
| 13. | (ii) Interest or dividends | |
| | D.—*Receipts from Real Estate Owned Beneficially by Corporation.* | |
| 16. | (*a*) Sales | 8,933 14 |
| 17. | (*b*) Rents | 947 00 |
| | E.—*Miscellaneous.* | |
| 19. | (*b*) Premium or bonus on loans | 3,504 67 |
| | F.—*Borrowed Money.* | |
| 26. | (*b*) Borrowed by taking deposits | 1,169,994 81 |
| 27. | (*c*) Borrowed on debentures | 155,553 00 |
| | G.—*Receipts from Other Sources.* | |
| 30. | (*a*) Debentures and interest | 2,075 00 |
| | Totals | $1,757,214 70 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | | |
|---|---|---|
| 1. | (*a*) Loaned on mortgages of realty | $290,321 69 |
| | (*b*) Loaned or invested in other securities, viz.: | |
| 2. | (i) To shareholders on their stock | 7,957 00 |
| | (ii) Loan Company stock | 1,300 00 |
| | (iii) Life insurance policy | 278 00 |

B.—*Expended on Stock Account.*

| | | | |
|---|---|---|---|
| 8. | Dividends paid on permanent stock | $45,000 00 | 45,000 00 |

C.—*Borrowed money (other than foregoing) or interest thereon paid, viz.:—*

| | | |
|---|---|---|
| 19. | (*b*) Deposits: Principal, $1,194,560.33; Interest, $20,246.45 | 1,214,806 78 |
| 20. | (*c*) Debentures issued in Canada: Principal, $116,578.00; Interest, $16,308.20 | 132,886 20 |

D.—*Management Expenses (other than foregoing).*

| | | |
|---|---|---|
| 25. | (*a*) Salaries and Fees | 7,454 45 |
| 26. | (*b*) Commission or Brokerage | 2,239 52 |
| 28. | (*d*) Stationery, Postage, Printing and Advertising | 580 26 |
| 30. | (*f*) Fuel, Rent, Taxes (other than in 7 and 32) and rates | 1,596 14 |
| 31. | (*g*) Travelling expenses and Inspector's salary | 488 22 |
| 32. | (*h*) Registration fee | 157 00 |

E.—*Other Expenditures, viz.:—*

| | | |
|---|---|---|
| 33. | (*a*) Insurance on office buildings, guarantee bonds and Land Mortgage Co. fee | 156 25 |
| 34. | (*b*) Repairs to office building | 124 37 |
| 35. | (*c*) Office expenses | 158 15 |

F.—*Balance.*

| | | |
|---|---|---|
| 27. | (*a*) Cash on hand and in bank | 51,710 67 |
| | Total | $1,757,214 70 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902, $148,635.00.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, $436,482.39.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 3 per cent.; on debentures, 3.9515 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 5.4328 per cent.
7. Of the mortgages held by the Corporation $2,054,443.16 is on realty situate in Ontario and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account in 1901, $5,358.14.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901, No , 2; amount, $5,358.14.
10. Aggregate market value of the land mortgaged to the Corporation, $3,738,900.
11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $5,000; teller, $5,000; accountant, $2,000, and ledger-keeper, $2,000. By Guarantee Companies.
13. When were the accounts of the Corporation last audited? 23rd January, 1902.
14. Names and address of the auditors respectively for 1901 and 1902: A. Ellis and C. B. Edwards, B.A., London, Ont.

## THE CENTRAL CANADA LOAN AND SAVINGS COMPANY.

*Head Office, Peterboro', Ont.*

### Constating Instruments.

1884, 7th March, Letters Patent of Ontario (Lib. 16, No. 67).

1890, 53 V., c. 129 (O) ; fixes the capital stock at $5,000,000 divided into 50,000 Shares of $100 each (sec. 1) ; confirms the purchase of the assets of the Peterborough Real Estate Investment Co., Limited, (secs. 2-4) ; sanctions the issue of debenture stock (secs. 5-12) ; authorizes agencies in United Kingdom (13) ; defines the limit of borrowing powers.

1893, 8th June, Letters Patent of Ontario amending the foregoing Letters Patent.

1897, May 6th, Letters Patent of Ontario so amending the foregoing Letters Patent as to give the Company the Status of a Loan Company (and not the status of a Loaning Land Company) under the Loan Corporations Act.

As to lending powers see Letters Patent above cited.

### Annual Statement

Of the condition and affairs of the Central Canada Loan and Savings Company at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 437 George street, in the Town of Peterborough, in the Province of Ontario.

The Board is constituted of fourteen directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 22nd January, 1902, were as follows, together with their respective terms of office :

| | | | | |
|---|---|---|---|---|
| Hon. Geo. A. Cox, | Senator, | President, | Toronto, | 22nd January, 1902, 22nd January, 1903. |
| Fred. G. Cox, | Vice-President, | " | " | " |
| E. R. Wood, | " | and Managing Director, | Toronto, | " " |
| J. W. Flavelle, | Director, | Toronto, | 22nd January, 1902, | 22nd January, 1903. |
| Sir Thomas W. Taylor, | " | " | " | " |
| Richard Hall, | " | Peterboro', | " | " |
| Robert Jaffray, | " | Toronto, | " | " |
| Wm. McKenzie, | " | " | " | " |
| Chester D. Massey, | " | " | " | " |
| J. J. Kenny, | " | " | " | " |
| Rev. Jno Potts, D.D., | " | " | " | " |
| A. A. Cox, | " | Peterboro', | " | " |
| Frederick C. Taylor, | " | Lindsay, | " | " |
| J. H. Housser, | " | Toronto, | " | " |
| E. R. Wood, | Managing-Director, | Toronto, | " | " |
| G. A. Morrow, | Secretary, | " | " | " |

A. Permanent capital stock : Total amount authorized, $5,000,000 ; total amount subscribed, $2,500,000, as more particularly set out in Schedule A hereto.

### Schedule A.

*b.—Fixed and permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.*

| Description. | No. of shares. | Par value. | Total amount held. | Total amount paid thereon. |
|---|---|---|---|---|
| | | $ | $ | $ |
| 1. Fully called | 9,375 | 100 | 937,500 | 937,500 |
| 2. 20 per cent. called | 15,625 | 100 | 1,562,500 | 312,500 |
| Totals | 25,000 | ..... | 2,500,000 | 1,250,000 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

*Capital and Liabilities.*

Dr.

| | | | |
|---|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders).** | | | |
| *A.—Permanent Capital Stock or Shares.* | | | |
| 1. (*a*) Ordinary joint stock capital fully called : Total called, $937,500 ; total paid thereon | | $937,500 00 | |
| 2. (*b*) Ordinary joint stock capital 20% called : Total called. $312,500 ; total paid thereon | | 312,500 00 | |
| 4. (*d*) Dividend declared in respect of (1) and (2) but not yet paid | | 18,750 00 | |
| 5. (*e*) Unappropriated profits in respect of (1) and (2) | | 17,683 70 | |
| 6. (*f*) Reserve fund in respect of (1) and (2) | | 500,000 00 | |
| | | | $1,786,433 70 |
| **Liabilities to the Public.** | | | |
| 27. Deposits, subject to notice | | $1,209,358 09 | |
| 29. Debentures issued in Canada | | 1,662,258 99 | |
| 30. Interest due and accrued on (29) | | 30,483 41 | |
| 31. Debentures issued elsewhere than in Canada | | 1,676,482 10 | |
| 32. Interest due and accrued on (31) | | 10,387 28 | |
| | | | 4,588,969 87 |
| Total liabilities | | | $6,375,403 57 |

*Assets.*

Cr.

| | | | |
|---|---|---|---|
| **I.—Assets of which the Corporation is the Beneficial Owner.** | | | |
| *A.—Immovable Property Owned Beneficially by Corporation.* | | | |
| 1. (*a*) Office premises situate as follows :— | | | |
| 2. (*i*) At Toronto, and other real estate held in freehold, with rents due | | | $179,400 63 |
| *B.—Debts secured by Mortgages of Land.* | | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | | $1,107,066 69 | |
| 11. (*c*) Interest due or accrued on item 9 and not included therein | | 47,173 47 | |
| | | | 1,154,240 18 |
| *C.—Debts not above ennumerated for which the Corporation holds securities as follows :* | | | |
| 22. (*j*) Loans on collateral security of stocks and bonds | | $1,440,308 64 | |
| 23. (*k*) Bonds, stocks and debentures owned by the Company | | 3,317,334 20 | |
| 26. (*n*) Interest due or accrued on items 22 and 23 and not included herein | | 64,965 13 | |
| | | | 4,822,607 97 |
| *E.—Cash.* | | | |
| 31. (*a*) On hand | | 14,039 04 | |
| 32. (*b*) In banks | | 205,115 75 | |
| | | | 219,154 79 |
| Total assets | | | $6,375,403 57 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | | | |
|---|---|---|---|
| | | (Col. 1.) | (Col. 4.) |
| **I.—Received by the Corporation for its Own Use.** | | | |
| *A.—Balance from 31st December, 1900.* | | | |
| (*b*) Cash not already shown under (1)— | | | |
| 2. (i) On hand | | | $19,870 01 |
| 3. (ii) In bank | | | 164,781 24 |
| *C.—Receipts on account of investments, loans or debts.* | | | |
| (*a*) On mortgages of realty— | | | |
| 10. (i) Principal | | $241,471 69 | |
| 11. (ii) Interest, including interest on loans on stock | | 142,263 54 | |
| (iii) Insurance and taxes advanced by Company | | 7,351 25 | |
| | | | 391,086 48 |
| *Forward* | | | $575,737 73 |

CASH ACCOUNT.—RECEIPTS—*Continued.*

| | | | |
|---|---|---|---|
| | *Brought forward* | | $575,737 73 |
| | (*b*) On other securities, viz.: stocks, bonds and debentures owned by Company: | | |
| 12. | (i) Principal | $2,848,061 15 | |
| 13. | (ii) Interest or dividends | 204,327 05 | |
| | | | 3,052,388 20 |
| | (*c*) Loans secured by stocks, bonds or debentures: | | |
| 14. | (i) Principal | | 1,538,274 77 |
| 15. | (ii) Interest (including item (11)): | | |
| | D.—*Receipts from real estate owned beneficially by Corporation.* | | |
| 16. | (*a*) Sales (not included in any of the foregoing items) | $55,190 04 | |
| 17. | (*b*) Rents | 8,244 67 | |
| | | | 63,434 71 |
| | F.—*Borrowed Money.* | | |
| 26. | (*b*) Borrowed by taking deposits | | 2,248,808 46 |
| 27. | (*c*) Borrowed on debentures | | 1,542,796 59 |
| | Totals | | $9,021,440 46 |

CASH ACCOUNT.

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

| | A.—*Sums Loaned or Invested on Capital Account.* | (Col. 1.) | Total (Col. 4.) |
|---|---|---|---|
| 1. | (*a*) Loaned on Mortgage of realty | | $285,223 13 |
| | (*b*) Loaned or invested in other securities, viz.: | | |
| 2. | (i) On stocks, bonds and debentures | | 1,270,369 65 |
| 3. | (ii) Purchase of stocks, bonds and debentures | | 3,272,435 66 |
| 6. | (*c*) Real estate purchased | | 25,256 00 |
| | (*e*) Insurances or taxes advanced on property mortgaged to the Corporation | | 6,217 06 |
| | B.—*Expended on Stock Account.* | | |
| 8. | Dividends paid on permanent stock | | 75,000 00 |
| | C.—*Money borrowed (other than the foregoing) or interest thereon paid, viz.;* | | |
| 9. | (*b*) Deposits: Principal, $2,246,367.08; interest, $42,828.30 | | 2,289,195 38 |
| 20. | (*c*) Debentures issued in Canada, $1,057,118.33; interest, $55,609.11 | | 1,112,727 44 |
| 21. | (*d*) Debentures issued elsewhere: Principal, $357,216.07; interest, $62,686.58 | | 419,902 65 |
| | D.—*Management Expenses (other than foregoing).* | | |
| 25. | (*a*) Salaries and fees and special tax | $20,305 68 | |
| 26. | (*b*) Commission or brokerage expenses on money borrowed or loaned | 10,415 20 | |
| 28. | (*d*) Stationery, postage, printing and advertising | 3,473 51 | |
| 29. | (*e*) Law costs | 977 69 | |
| 30. | (*f*) Fuel, rent, taxes (other than 7 and 32) and rates | 6,246 62 | |
| 32. | (*h*) Registration fee | 255 00 | |
| 32½. | (*i*) Directors' compensation | 4,285 00 | |
| | | | 45,958 70 |
| | F.—*Balance.* | | |
| 37. | (*a*) Cash on hand and in banks | | 219,154 79 |
| | Totals | | $9,021,440 46 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902, $471,853.45.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902, £75,765
3. Amount of other existing obligations of the corporation which will mature in 1902, exclusive of deposits None.
4. Amount of securities held by the corporation which will mature and become payable to the corporation in 1902. None, except stock loans amounting to $1,440,308.64, subject to call.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 3½ per cent.; on debentures, sterling, 3.929 per cent.; currency, 4.016 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 5.425 per cent.; on other securities, fluctuates.
7. Of the mortgages held by the Corporation $1,105,132.68 is on realty situate in Ontario, and $1,934.01 is on realty situate elsewhere
8. Loans written off or transferred to Real Estate Account during 1901, $15,932.74.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901: No. 1; amount, $4,073.60.
11. How often are the securities held by the Corporation valued? Doubtful loans are watched closely, bonds and stocks and loans on stocks watched daily.
12. (*a*) What officers of the Corporation are under bond, and for what sum respectively? All officers and clerks, by Guarantee Company.
13. When were the accounts of the Corporation last audited? To 31st December, 1901, and running audit during year
14. Names and addresses of the auditors, respectively for 1901 and 1902: H. M. Pellatt, Toronto, Ont.; James Hall, Peterborough, Ont.

## THE CHATHAM LOAN AND SAVINGS COMPANY.

*Head Office, Chatham, Ontario.*

Incorporated under the Building Societies' Act, R. S. O. 1877, c. 164, by declaration filed with the Clerk of the Peace for the County of Kent, 27th September, 1881.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O 1897, c. 205; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Chatham Loan and Savings Company of Chatham, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on King street, in the City of Chatham, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | | | |
|---|---|---|---|---|
| Archibald Bell, | President, | Chatham; | 13th February, 1901; | 12th February, 1902. |
| Nathan H. Stevens, | Vice-President, | " | " | " |
| James Gardiner, | Director, | " | " | " |
| T. K. Holmes, M.D., | " | " | " | " |
| Hugl. Malcolmson | " | " | " | " |
| Wm. Ball, | " | " | 26th November, 1901; | " |
| J. E. Thomas, | " | " | 13th February, 1901; | " |
| S. F. Gardiner, Manager and Secretary. | | " | " | " |

A. Permanent capital stock : total amount authorized, $1,000,000 : total amount subscribed, $356,100, as more particularly set out in Schedule A hereto.

### Schedule A.

*(a) Fixed and Permanent capital stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the corporation. |
|---|---|---|---|---|---|
| | No of shares. | Par value of shares. | — | | |
| | | $ | $ c. | $ c. | $ c. |
| 1. Fully called ..... | 3,561 | 100 | 356,100 | 267,956 48 | 88,143 52 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| | **Capital (Liabilities to Stockholders or Shareholders).** | | |
| | A.—*Permanent Capital stock or shares.* | | |
| 1. | (*a*) Ordinary permanent capital; total paid thereon | $267,956 48 | |
| 6. | (*f*) Reserve fund in respect of (1) | 28,500 00 | |
| | | | $296,456 48 |
| | **Liabilities to the Public.** | | |
| 27. | Deposits payable on demand, $47,206.13; payable on notice, $360,181.84 | 407,387 97 | |
| 28. | Interest on deposits, due or accrued or capitalized | 11,399 59 | |
| 29. | Debentures issued in Canada | 29,100 91 | |
| 30 | Interest due and accrued on (29) | 1,196 14 | |
| | | | 449,084 41 |
| | Total liabilities | | $745,540 89 |

Cr. *Assets.*

| | | | |
|---|---|---|---|
| | **I.—Assets of which the Corporation is the Beneficial Owner.** | | |
| | A.—*Immovable property owned beneficially by Corporation.* | | |
| 1. | (*a*) Office premises situate as follows: | | |
| 2. | (i) At the City of Chatham, held in freehold | | $10,600 00 |
| | B.—*Debts secured by Mortgages of Land.* | | |
| 9. | (*a*) Debts (other than item 10) secured by mortgages of land | $671,123 92 | |
| 10. | (*b*) Debts secured by mortgaged land held for sale | 22,652 98 | |
| | | | 693,776 90 |
| | C.—*Debts not above enumerated for which the Corporation holds security as follows:—* | | |
| 20. | (*h*) Debts secured only by Permanent Stock or Shares of the Corporation | | 1,230 08 |
| | E.—*Cash.* | | |
| 31. | (*a*) On hand | 4,517 69 | |
| 32. | (*b*) In bank | 35,199 92 | |
| | | | 39,717 61 |
| | F.—*Assets not hereinbefore mentioned.* | | |
| 37. | (*a*) Office furniture and fixtures | | 216 30 |
| | Total assets | | $745,540 89 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | | | |
|---|---|---|---|
| | **I.—Received by the Corporation for its Own Use.** | | |
| | A.—*Balance from 31st December, 1900.* | (Col. 3.) | (Col. 4.) |
| | (*b*) Cash (not already shown under (1)):— | | |
| | (i) On hand | | $2,074 60 |
| 3. | (ii) In bank | | 21,567 05 |
| | B.—*Sums received wholly or partly on Capital Stock.* | | |
| 4. | (*a*) Paid on permanent capital | $3,003 00 | |
| 5. | (*b*) Premiums on (4) | 268 00 | |
| | | | 3,271 00 |
| | C.—*Receipts on account of Investments, Loans or Debts.* | | |
| | (*a*) On mortgages of realty:— | | |
| 10. | (i) Principal | | 73,894 68 |
| 11. | (ii) Interest | | 31,918 63 |
| | (iii) Extra interest | | 1,620 89 |
| | (*b*) On other Securites:— | | |
| 12. | (i) Principal | | 1,200 00 |
| 13. | (ii) Interest or Dividends | | 26 30 |
| | D.—*Receipts from Real Estate Owned Beneficially by Corporation.* | | |
| 17. | (*b*) Rents | | 202 00 |
| | F.—*Borrowed Money.* | | |
| 26. | (*b*) Borrowed by taking deposits | | 632,813 75 |
| 27. | (*c*) Borrowed on debentures | | 4,926 14 |
| | G.—*Receipts from other sources, viz.:—* | | |
| 30. | (*a*) Interest on bank account and exchange | | 1,344 41 |
| | Totals | | $774,859 45 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

| | (Col. 1) | (Col. 4.) |
|---|---|---|
| **1.—EXPENDED ON CORPORATION ACCOUNT.** | | |
| **A.—*Sums Loaned or Invested on Capital Account.*** | | |
| 1. (*a*) Loaned on mortgages of realty | | $137,156 84 |
| 2. (*b*) Loaned or invested in other securities: (*i*) Loan on permanent stock | | 2,400 00 |
| **B.—*Expended on Stock Account.*** | | |
| 8. Dividends paid on permanent stock | $16,056 22 | 16,056 22 |
| **C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*** | | |
| 19. (*b*) Deposits: Principal, $558,065.06; interest, $12,688.40 | | 570,753 46 |
| 20 (*c*) Debentures issued in Canada: Principal, $3,399 89; interest, $1,196.14 | | 4,596 03 |
| **D.—*Management Expenses (other than foregoing).*** | | |
| 25. (*a*) Salaries and fees | | 2,888 50 |
| 26. (*b*) Commission on brokerage | | 280 20 |
| 28. (*d*) Stationery, postage, printing and advertising | | 354 62 |
| 30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates | | 564 97 |
| 32. (*h*) Registration fees | | 80 00 |
| **E.—*Other Expenditures.*** | | |
| 33. (*a*) Office furniture | | 11 00 |
| **F.—*Balance.*** | | |
| 37. (*a*) Cash on hand and in bank | | 39,717 61 |
| Totals | | $774,859 45 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of Debentures issued by the Corporation in Canada which will mature in 1902, $8,031 68.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902, *nil.*
3. Amount of other existing obligations of the Corporation which will mature in 1902, *nil.*
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, $60,043.00.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 3.44 per cent.; on debentures, 4.112 per cent.; on debenture stock, *nil.*
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty 5.627 per cent; on other securities, 5 per cent.
7. Of the mortgages held by the Corporation $671,123.92 is on realty situate in Ontario; and *nil* on realty situate elsewhere
8. Loans written off or transferred to real estate account during 1901, *nil.*
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation during 1901 number 1; amount, $2,646.62.
10. Aggregate market value of the land mortgaged to the Corporation, $1,397,990.00.
11. How often are the securities held by the Corporation valued? When loans are taken.
12. (*a*) What officers of the Corporation are under bond? and for what sum respectively? Manager, by private sureties, $8,000; teller, $1,000; clerk, $1,000 by Guarantee Company.
13. When were the accounts of the Corporation last audited? Completed January 21st, 1902.
14. Names and address of the auditors respectively for 1901 and 1902, J. R. Gemmill, Sheriff, and Geo. D. Ross, Chatham, Ont.

## THE CRÉDIT FONCIER FRANCO-CANADIEN.

*Head Office, 30 St. James St., Montreal.*

As to the Paris Board of Management ("Paris Committee,") see 43 4 V. c. 60 (Q.) secs. 30-35. 47 V. c. 62 (Q.), Sched. A., Art. 51, enacts as follows: "The general meetings shall be held before the 31st of May in each year, either at the head office or at Paris, in France, according as there may be more shares to order held and stock certificates to bearer deposited in the Province of Quebec or in France, thirty days before the meeting."

Chief agent for Ontario: William Edwin Long, Toronto.

### Constating Instruments.

43-4 V. c. 60, Province of Quebec: An Act to incorporate the Company, Schedule A to the Act contains the original constitution and laws of the Company: See Act of Quebec (1884), 47 V. c. 52, *infra*.

44 V. c. 58, Dominion of Canada. Section 13 defines the Company's borrowing powers. (See also 62-3 Vic. c. 41 (D), s. 20.)

44 V. c. 51, Province of Ontario, empowers the Company to establish branch offices in Ontario, to lend money, hold real estate in the Province, etc.

45 Vic. c. 84, Province of Quebec, amends 43-4 Vic. c. 60 (Q).

46 V. c. 85, Dominion of Canada, assimilates the powers of the Company to those of other loan companies.

47 V. c. 62, Province of Quebec. Schedule A to the Act contains the revised constitution and laws of the Company.

55-6 V. c. 29 (D. Criminal Code, 1892), by sec. 205 (6 d) exempts the Company from the general law prohibiting lotteries.

63 V. (1900) c. 74, Province of Quebec—An Act to amend the Charter of the Crédit Foncier Franco-Canadien.

### Annual Statement

Of the condition and affairs of the Crédit Foncier Franco-Canadien (Loan Company) of Montreal, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 30 St. James Street, in the City of Montreal, in the Province of Quebec.

The chief agency for Ontario is situated at No. 28 Wellington Street East, in the City of Toronto, in the Province of Ontario.

The chief agent and attorney for Ontario is Wm. Edwin Long, and his address is Toronto, in the Province of Ontario.

The Board is constituted of ten directors holding office for three years.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :—

| | | |
|---|---|---|
| George Brolemann, President, Paris | May, 1901; | May, 1904 |
| Hon. Mr. Justice Würtele, Vice-President, Montreal | " 1899; | " 1902 |
| Réne Brice, Director, Paris | " 1901; | " 1904 |
| J. de Camondo, Director, Paris | " 1901; | " 1904 |
| A. Denfert Rochereau, Director, Paris | " 1899; | " 1902 |
| G. de Molinari, Director, Paris | " 1899; | " 1902 |
| Hon. Mr. Justice Ouimet, Director, Montreal | " 1900; | " 1903 |
| J H. Thors, Director, Paris | " 1900; | " 1903 |
| H. J. Barbeau, Director, Montreal | " 1901; | " 1904 |
| E. Persilliet Lachapelle, Montreal | Aug., 1901; | " 1904 |
| M. Chevalier, Manager, Montreal. | | |
| T. R. Nelson, Secretary, Montreal. | | |

A.—Permanent capital stock: Total amount anthorized, $4,784,689; total amount subscribed, $4,784,689, as more particularly set out in Schedule A hereto.

SCHEDULE A.

*(b) Fixed and permanent capital stock created by virtue of Joint Stock Companies' Act or Private Acts.*

| | Description. | No. of shares. | Par value of shares. | Total amount held. | Total amount paid thereon. | Total remaining unpaid on calls. |
|---|---|---|---|---|---|---|
| | | | francs. | $ c. | $ c. | |
| 2. | 25 per cent. called | 50,000 | 500 | 4,784,689 00 | 1,196,172 25 | Bal. uncalled. |

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1901.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1901.

DR. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| | CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS.) | | |
| | A.—*Permanent Capital Stock or Shares.* | | |
| 2. | (b) Ordinary joint stock capital, 25% called; total called. $1,196,172.25; total paid thereon | $1,196,172 25 | |
| 4. | (d) Dividends declared in respect of (2) but not yet paid | 1,429 88 | |
| 5. | (e) Unappropriated profits in respect of (2), (29) and (31) | 108,296 63 | |
| 6. | (f) Reserve fund in respect of (2), (29) and (31) | 86,014 91 | |
| 7. | (g) Contingent fund in respect of (2), (29) and (31) | 279,922 23 | |
| | | | $1,671,835 90 |
| | LIABILITIES TO THE PUBLIC | | |
| 29. | Debentures issued in Canada | $ 75,433 79 | |
| 30. | Interest due and accrued on (29) | 1,925 00 | |
| 31. | Debentures issued elsewhere than in Canada | 6,426,800 33 | |
| 32. | Interest due and accrued on (31) | 62,289 56 | |
| 39. | Due on loans in process of completion or to pay assumed mortgages | 57,697 02 | |
| 40. | Other liabilities to the public, viz : | | |
| 41. | (a) Sundries | 6,202 15 | |
| | | | 6,630,347 85 |
| | Total liabilities | | $8,302,183 75 |

CR. *Assets.*

| | | | |
|---|---|---|---|
| | I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER. | | |
| | A.—*Immovable Property Owned Beneficially by Corporation.* | | |
| 1. | (a) Office premises situate as follows :— | | |
| 2. | (i) At Montreal, held in freehold | $ 36,000 00 | |
| 3. | (ii) At Quebec | 14 000 00 | |
| 5. | (b) Freehold land (including building) other than foregoing | 281,931 02 | |
| | | | $ 331,931 02 |
| | B.—*Debts Secured by Mortgages of Land.* | | |
| 9. | (a) Debts (other than item 10) secured by mortgages of land | $7,058,316 60 | |
| 11. | (c) Interest due or accrued on item 9 and not included therein | 91,246 57 | |
| | | | 7,149,563 17 |
| | E.—*Cash.* | | |
| 31. | (a) On hand | $ 605 06 | |
| 32. | (b) In bank : | | |
| | In France | 172,718 40 | |
| | In Canada | 303,376 02 | |
| | | | 476,699 48 |
| | F.—*Assets not Hereinbefore Mentioned.* | | |
| 37. | (a) Call loans | $ 317,300 00 | |
| 38. | (b) Secured by Loan Corporations debentures | 11,500 00 | |
| 39. | (c) Sundries | 15,190 08 | |
| | | | 343,990 08 |
| | Total assets | | $8,302,183 75 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

For the Province of Ontario only.

| | | (Col. 1.) | (Total, Col. 4.) |
|---|---|---|---|
| | A.—*Balance from 31st December, 1900.* | | |
| | (b) Cash not already shown under (1): | | |
| 3. | In bank | | $ 31,955 40 |
| | C.—*Receipts on account of Investments, Loans or Debts:—* | | |
| | (a) On mortgages of realty:— | | |
| 10 | (i) Principal | $ 98,919 41 | |
| 11. | (ii) Interest | 39,649 36 | |
| | (iii) Insurance, etc., advanced borrowers | 2,509 43 | |
| | | | 141,078 20 |
| | D.—*Receipts from Real Estate Owned Beneficially by the Corporation:—* | | |
| 16. | (a) Sales (not included in any of the foregoing items) | $ 13,703 21 | |
| 17. | (b) Rents | 5,999 84 | |
| | | | 19,703 05 |
| | E.—*Miscellaneous* | | |
| 18 | (a) Commission, brokerage, etc. | | 570 16 |
| 19. | (b) Premium or bonus on loans | | |
| | Total | | $193,306 81 |

## Cash Account.

*Expenditure for the year ending 31st December, 1901.*

| | | (Col. 1.) | (Total, Col. 4.) |
|---|---|---|---|
| | I.—Expended on Corporation Account. | | |
| | A.—*Sums Loaned or Invested on Capital Account:—* | | |
| 1. | (a) Loaned on mortgaged of realty | $ 18,964 01 | |
| 7 | (e) Insurances, etc., advanced on property mortgaged to the Corporation | 2,192 83 | |
| | | | $ 21,156 84 |
| | D.—*Management Expenses (other than foregoing):—* | | |
| 25. | (a) Salaries and fees | $ 3,188 64 | |
| 26 | (b) Commission or brokerage | 295 00 | |
| 28. | (d) Stationery, postage, printing and advertising | 163 27 | |
| 29. | (e) Law costs | 8 09 | |
| 30. | (f) Fuel, rent, taxes (other than in 7 and 32) and rates | 502 36 | |
| 31. | (g) Travelling expenses | 40 59 | |
| 32. | (h) Registration fees | 250 00 | |
| | (i) Ontario tax | 505 05 | |
| | | | 4,953 00 |
| | E.—*Other Expenditures, viz.:—* | | |
| 33. | (a) Taxes and repairs on property | $ 2,838 25 | |
| 34. | (b) Remitted head office | 113,913 21 | |
| | | | 116,751 46 |
| | F.—*Balance:—* | | |
| 37. | (b) Cash in banks | | 50,445 51 |
| | Total | | $ 193,306 81 |

## Miscellaneous Statement for the Year Ending 31st December, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. No record kept.
5. Average rate of interest per annum paid by the Corporation during 1901. On deposits, no deposits; on debentures, about 4¼ per cent.; on debenture stock, no debenture stock
6. Average rate of interest per annum received by the Corporation during 1901. On mortgages of realty, about 5½ per cent.; on other securities, 5 per cent..
7. Of the mortgages held by the Corporation $584,765.38 is on realty situate in Ontario, and $6,840,270.43 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901, $59,456.38.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. No record kept.
10. Aggregate market value of the land mortgaged to the Corporation. $14,100,000.
11. How often are the securities held by the Corporation valued? At no regular periods.
12. (a) What officers of the Corporation are under bond and for what sum respectively? General Manager to the extent of 100 shares of the Company's stock, and the directors to the extent of 50 shares each.
13. When were the accounts of the Corporation last audited? 26th February, 1902.
14. Names and addresses of the auditors for 1901 and 1902. Hon. A. Desjardins and J. O. Gravel, Montreal.

## CROWN SAVINGS AND LOAN COMPANY.

*Head Office, Petrolia, Ontario.*

Incorporated under the Building Societies Act, R. S. O., 1877, c. 164, by declaration filed with the Clerk of the Peace for the County of Lambton, 30th January, 1882.

The lending and borrowing powers of the Company are now governed by the Loan Corporations Act, R. S. O., 1897, c. 205; 1900, c. 27; cf. R. S. O., 1877, c. 164, and R. S. O., 1887, c. 169.

### Annual Statement

Of the condition and affairs of the Crown Savings and Loan Company of Petrolia at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at the Town of Petrolia, in the Province of Ontario.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office:

| | | | | |
|---|---|---|---|---|
| J. H. Fairbank, | President, | Petrolia; | 7th February, 1901, | 6th February, 1902. |
| J. L. Englehart, | Vice-President, | " | " | " |
| Frank Smith, | Director, | Courtwright; | " | " |
| Frank Ward, | " | Wyoming; | " | " |
| Allan Duncan, | " | " | " | " |
| John Kerr, | " | Petrolia; | " | " |
| N. Rainsberry, | " | Osborne; | " | " |
| Wm. Neil, | " | Bunyan; | " | " |
| Hugh Park, | " | Alvinston; | " | " |
| Wm. English, | Manager, | Petrolia; | " | " |

A. Permanent capital stock: total amount authorized, $1,000,000; total amount subscribed, $200,000, as more particularly set out in Schedule A hereto.

### SCHEDULE A.

*(a)—Fixed and permanent capital stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | No of shares. | Par value. | — | | |
| | | $ | $ | $ | $ |
| 1. Fully called | 4,000 | 50 | 200,000 | 194,905 | 5,095 |

List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | |
|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders).** | | |
| *A.—Permanent Capital Stock or Shares.* | | |
| 1. (*a*) Ordinary joint stock capital fully called; total called, $200,000: total paid thereon | $194,905 00 | |
| 6. (*f*) Reserve fund in respect of (1) | 35,000 00 | |
| *C.—Liabilities to Stockholders or Shareholders other than as already shewn under A. or B., viz.* | | |
| 24. Profit and loss balance | 378 42 | $230,283 42 |
| **Liabilities to the Public.** | | |
| 27. Deposits | 133,689 21 | |
| 28. Debentures issued in Canada | 405 00 | |
| 37. Owing to Banks (including interest due or accrued) | 1,594 36 | 135,688 57 |
| | | $365,971 99 |

Cr. *Assets.*

| | |
|---|---|
| **I.—Assets of which the Corporation is the Beneficial Owner.** | |
| *B.—Debts secured by Mortgages of Land.* | |
| 9 (*a*) Debts (other than item 10) secured by mortgage of land | $339,947 74 |
| *C.—Debts not above enumerated for which the Corporation holds Securities as follows:* | |
| 14. (*b*) Debts secured by municipal bonds or debentures | 26,024 25 |
| Total assets | $365,971 99 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| I.—Received by the Corporation for Its Own Use. | Col. 1. | Col. 3. | Col. 4. |
|---|---|---|---|
| *B.—Sums received wholly or partly on Capital Stock.* | | | |
| 4. (*a*) Calls on joint stock permanent capital | | $3,250 00 | |
| *C.—Receipts on account of investments, Loans or Debts.* | | | |
| (*a*) On mortgages of realty: | | | |
| 10. (i) Principal | | 48,677 36 | |
| 11. (ii) Interest | 14,974 51 | | |
| (*b*) On other securities: | | | |
| 12. (i) Municipal debentures | | 6,143 71 | |
| 13. (ii) Interest | 1,156 99 | | |
| *F.—Borrowed Money.* | | | |
| 25. (*a*) Bank or other advances, discounts or overdrafts | | 1,594 36 | |
| 26. (*b*) Borrowed by taking deposits | | 84,270 36 | |
| *G.—Receipts from other sources, viz.:* | | | |
| 30. (*a*) General Interest | 141 94 | | |
| (*b*) With drawn Balance from Bank (as per balance shown 31 December, 1900) | | 3,992 90 | |
| Totals | $ 6,273 44 | $147,928 69 | $164,202 13 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

EXPENDED ON CORPORATION ACCOUNT.

| | Col. 1. | Col. 3. | Col. 4. |
|---|---|---|---|
| **A.—*Sums loaned or invested on Capital Account.*** | | | |
| 1. (*a*) Loaned on mortgages of realty | ..... | $80,822 69 | |
| (*b*) (i) Loaned on municipal debentures | ..... | 3,481 16 | |
| **B.—*Expended on Stock Account.*** | | | |
| 8. Dividends paid on permanent stock | $9,625 52 | | |
| **C.—*Borrowed money (other than foregoing) or interest thereon paid, viz :*** | | | |
| 19. (*b*) Deposits: Principal, $63,339.04; Interest, $3,775.16 | 3,775 16 | 63,339 04 | |
| 20. (*c*) Debentures issued in Canada | ..... | 1,366 00 | |
| **D.—*Management expenses (other than foregoing):*** | | | |
| 25. (*a*) Salaries and fees<br>26. (*b*) Commission or brokerage<br>28. (*d*) Stationery, postage, printing and advertising<br>29. (*e*) Law costs<br>30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates<br>32. (*h*) Registration fee | 1,745 77 | | |
| **E.—*Other Expenditures, viz :*** | | | |
| 33. (*a*) General interest | 46 85 | | |
| Totals | $15,193 30 | $149,008 83 | $164,202 13 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902, $400 past due.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902, none.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. $5,078.35.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 3.26 per cent.; on debentures, per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 5.2 per cent ; on other securities, 4 per cent.
7. Of the mortgages held by the Corporation all are on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1901. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.
10. Aggregate market value of the land mortgaged to the Corporation. $700,000.
11. How often are the securities held by the Corporation valued? Once each year.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? None.
13. When were the accounts of the Corporation last audited? To 31st December, 1901.
14. Names and addresses of the auditors respectively for 1901 and 1902 (if appointed). Alex. M. McQuien, Petrolia, and Wm. Pratt for 1901; Alex. McQuien, Petrolia, and J. M. Fowler, Petrolia, for 1902.

## THE DOMINION SAVINGS AND INVESTMENT SOCIETY.

*Head Office, London, Ontario.*

Incorporated under chapter 53 of the Consolidated Statutes of Upper Canada as a Permanent Building Society, by declaration filed with the Clerk of the Peace for the County of Middlesex, 20th April, 1872.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27 ; cf. Consol. Stat. U. C. c. 53 ; R. S. O. 1877. c. 164 ; and R. S. O. 1887, c. 169.

### Annual Statement

Of the condition and affairs of the Dominion Savings and Investment Society of London, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 371 Richmond street in the City of London, in the Province of Ontario.

The Board is constituted of eight directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | |
|---|---|---|
| Thomas H. Purdom, President, London, Ont.; | 11th February, 1902, | 10th February, 1903. |
| John Ferguson, Vice-President, London, Ont ; | " | " |
| W. J. McMurtry, Director, Toronto, Ont.; | " | " |
| Rev. J. H. Starr, Director, Toronto, Ont.; | " | " |
| Wm. Bettridge, M.B., Director, Strathroy, Ont ; | " | " |
| Hon. David Mills, Director, Ottawa, Ont ; | " | " |
| Francis Love, Director, London, Ont.; | " | " |
| Samuel Wright, Director, London, Ont ; | " | " |
| Nathaniel Mills, Manager, London, Ont ; | " | " |

A.—Permanent capital stock : Total amount authorized, $1,500,000 ; total amount subscribed, $1,000,000, as more particularly set out in schedule A hereto.

### Schedule A.

*(a)—Fixed and permanent capital stock created by virtue of Building Society Acts.*

| Description. | No. of shares. | Par value of shares. | Total amount held. | Total amount paid thereon. | Total remaining unpaid on calls. |
|---|---|---|---|---|---|
| | | $ c. | $ c. | $ c. | $ c. |
| 1. Fully called ..... | 20,000 | 50 00 | 1,000,000 00 | 934,544 68 | 65,455 32 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders).** | | | |
| *A.—Permanent Capital Stock or Shares.* | | | |
| 1. (*a*) Ordinary joint stock capital fully called: Total called $934,200, total paid thereon | | $934,200 00 | |
| 2. (*b*) Ordinary joint stock capital per cent. called: Total called $344.68, total paid thereon | | 344 68 | |
| 4. (*d*) Dividends declared in respect of 1 and 2 but not yet paid | | 18,684 00 | |
| 6. (*f*) Reserve fund in respect of 1, 2 | | 40 000 00 | |
| 7. (*g*) Contingent fund in respect of 1, 2 | | 20,805 07 | |
| | | | $1,014,033 75 |
| **Liabilities to the Public.** | | | |
| 27. Deposits | | $827,721 55 | |
| 28. Interest on deposits, due or accrued or capitalized (included in No. 27.) | | | |
| 29. Debentures issued in Canada | | 199,214 72 | |
| 30. Interest due and accrued on 29 | | 3,167 15 | |
| 31 Debentures issued elsewhere than in Canada | | 243,285 65 | |
| 32. Interest due and accrued on (31) | | 1,193 33 | |
| | | | 1,274,582 40 |
| Total liabilities | | | $2,288,616 15 |

Cr. *Assets.*

| | | | |
|---|---|---|---|
| **I.—Assets of which the Corporation is the Beneficial Owner.** | | | |
| *B.—Debts secured by Mortgages of Land.* | | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | | $2,022,123 02 | |
| 10. (*b*) Debts secured by mortgaged land held for sale | | 159,197 94 | |
| | | | $2,181,320 96 |
| *C.—Debts not above enumerated for which the Corporation holds securities as follows:* | | | |
| 20 (*h*) Debts secured only by Permanent Stock or Shares of the Corporation | | | 81,284 31 |
| *E.—Cash* | | | |
| 31. (*a*) On hand | | $ 705 30 | |
| 32. (*b*) In banks | | 24,305 58 | |
| | | | 25,010 88 |
| *F.—Assets not hereinbefore mentioned.* | | | |
| 37. (*a*) Office fittings | | | 1,000 00 |
| Total assets | | | $2,288,616 15 |

## Cash Account

*Receipts for the year ending 31st December, 1901.*

| | | | |
|---|---|---|---|
| **I.—Received by the Corporation for its Own Use.** | | | |
| *A.—Balances from 31st December, 1900.* | | | |
| (*a*) Cash (not already shown under (1)): | | | Total (Col. 4.) |
| 2. (i) On hand | | | $2,113 02 |
| 3. (ii) In banks | | | 31,026 08 |
| *C.—Receipts on account of Investments, Loans or Debts.* | | | |
| (*a*) On mortgages of realty: | | | |
| 10. (i) Principal | about $286,378 58 | | |
| 11. (ii) Interest | " 118,733 48 | | |
| | | | 405,115 06 |
| (*b*) On other securities: | | | |
| 13. (ii) Interest or dividends | " | | 3,319 47 |
| *F.—Borrowed Money.* | | | |
| 26. (*b*) Borrowed by taking deposits | | | 965,050 83 |
| 27. (*c*) Borrowed on debentures | | | 117,558 67 |
| Totals | | | $1,524,180 13 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

| | (Col. 1.) | (Total Col. 4.) |
|---|---|---|
| A.—*Sums Loaned or Invested on Capital Account.* | | |
| 1. (*a*) Loaned on mortgages of realty | | $325,011 90 |
| B.—*Expended on Stock Account.* | | |
| 8. Dividends paid on permanent stock | $37,368 00 | $37,368 00 |
| C.—*Borrowed Money other than foregoing or interest thereon paid, viz.:* | | |
| 19. (*b*) Deposits: Principal, $920,900.75; Interest, $27,223.06 | | 948,123 81 |
| 20. (*c*) Debentures issued in Canada: Principal, $70,218.00; Interest, $11,377.60 | | 81,595 60 |
| 21. (*d*) Debentures issued elsewhere: Principal, $84,850.32; Interest, $10,156.53 | | 95,006 85 |
| D.—*Management Expenses (other than foregoing).* | | |
| 25. (*a*) Salaries and fees | $6,776 47 | |
| 26. (*b*) Commission or brokerage | 1,537 61 | |
| 28. (*d*) Stationery, postage, printing and advertising | 1,155 80 | |
| 30. (*f*) Fuel, rent, taxes (other than 7 and 32), and rates | 1,306 07 | |
| 31. (*g*) Travelling expenses | 107 10 | |
| 32. (*h*) Registration fee | 150 00 | |
| E.—*Other Expenditures, viz:* | | |
| 33. (*a*) Telegrams and telephone | $137 18 | |
| 34. (*b*) Office furniture | 542 92 | |
| 35. (*c*) Sundries | 349 94 | |
| | | 12,063 09 |
| F.—*Balance.* | | |
| 37. (*a*) Cash on hand and in bank | | 25,010 88 |
| Totals | | $1,524,180 13 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the corporation in Canada which will mature in 1902, $76,396 72.
2. Amount of debentures issued by the corporation elsewhere which will mature in 1902. $68,863.32.
3. Amount of other existing obligations of the corporation which will mature in 1902. None.
4. Amount of securities held by the corporation which will mature and become payable to the corporation in 1902, $260,118 99.
5. Average rate of interest per annum paid by the corporation during 1901 on deposits, 3.38 per cent.; on debentures, 4.42 per cent.
6. Average rate of interest per annum received by the corporation during 1901 on mortgages of realty, 5.025 per cent
7. Of the mortgages held by the corporation, $2,181,320.96 is on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901, $8,671.52.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the corporation in 1901, No. 17; amount, $29,301.41.
10. Aggregate market value of the land mortgaged to the corporation, $3,471,934.58.
11. How often are the securities held by the corporation valued? Annually.
12. (*a*) What officers of the corporation are under bond and for what sum respectively? By Guarantee Company, Manager, $10,000; Accountant, $5,000; Teller, $5,000; by private sureties, Ledger Keeper, $5,000.
13. When were the accounts of the corporation last audited? To 31st December, 1901.
14. Names and address of the auditors respectively for 1901 and 1902, (if appointed), J. K. McDermid, London, Ont.; John Lochead, London, Ont.

## EAST LAMBTON FARMERS' LOAN AND SAVINGS COMPANY.

*Head Office, Forest, Ontario.* (*Company's By-Law No. 29.*)

Incorporated under the Building Societies Act, R. S. O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 19th December, 1891.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27 ; cf. R.S.O. 1887, c. 169.

### Annual Statement

Of the condition and affairs of the East Lambton Farmers' Loan and Savings Company of Forest, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the corporation is at No. 74, S. S. King street, in the Town of Forest, in the Province of Ontario.

The Board is constituted of eight directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | | | | | |
|---|---|---|---|---|---|---|
| James Hutton, M.D., President, | Forest, | 28th February, 1901, | | | 28th February, | 1903. |
| John Shaw, Vice-President, | " | " | | | " | |
| P. Cairns, Director, | " | " | | | " | |
| Wm. Nimmo, " | Ravenswood, | " | | | " | |
| George Smith, " | Arkona, | " | | 1902 | " | 1904 |
| R. J. McCormick, " | Warwick, | " | | | " | |
| D. P. Campbell, " | Thedford, | " | | | " | |
| Thos. Sutcliffe, " | Forest, | " | | | " | |

N. Tripp, Manager-Secretary, Forest.

A.—Permanent capital stock : Total amount authorized, $500,000 ; total amount subscribed, $150,000 as more particularly set out in Schedule A hereto.

### Schedule A.

(*a*) *Fixed and permanent capital stock created by virtue of Building Societies Act.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the corporation. |
|---|---|---|---|---|---|
| | No. of shares. | Par value of shares. | —— | | |
| | | $ | $ c. | $ c. | $ c. |
| 1. Fully paid .... ..... | 3,000 | 50 | 150,000 00 | 148,110 00 | 1,890 00 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| | **Capital (Liabilities to Stockholders or Shareholders).** | | |
| | *A.—Permanent Capital Stock or Shares.* | | |
| 1. | (*a*) Ordinary Joint Stock Capital fully called: Total called, $150,000; total paid thereon | $148,110 00 | |
| 4. | (*d*) Dividends declared in respect of (1), but not yet paid | 3,672 50 | |
| 6. | (*f*) Reserve Fund in respect of (1) | 13,460 25 | |
| | | | $165,242 75 |
| | **Liabilities to the Public.** | | |
| 27. | Deposits payable on notice | 147,123 51 | |
| 29. | Debentures issued in Canada | 3,300 00 | |
| 30. | Interest due and accrued | 36 40 | |
| | | | 150,459 91 |
| | Total liabilities | | $315,702 66 |

| | | | |
|---|---|---|---|
| Cr. | **Assets.** | | |
| | **I.—Assets of which the Corporation is the Beneficial Owner.** | | |
| | *A.—Immovable property owned beneficially by Corporation.* | | |
| 1. | (*a*) Office premises situate as follows: | | |
| 2. | (i) At Forest, Ont., held in freehold | $2,500 00 | |
| 5. | (*b*) Freehold land (including buildings) other than foregoing | 825 00 | |
| | | | $3,325 00 |
| | *B.—Debts secured by Mortgages of Land.* | | |
| 9. | (*a*) Debts (other than item 10) secured by mortgages of land | 275,788 87 | |
| 11. | (*c*) Interest due or accrued on item 9 and not included therein | 9,925 50 | |
| | | | 285,714 37 |
| | *C.—Debts not above enumerated for which the Corporation holds securities as follows:* | | |
| 14. | (*b*) Debts secured by municipal bonds or debentures | 7,000 00 | |
| 20. | (*h*) Debts secured only by permanent stock or shares of the Corporation | 45 00 | |
| | | | 7,045 00 |
| | *E.—Cash.* | | |
| 31. | (*a*) On hand | 327 27 | |
| 32. | (*b*) In bank | 18,933 72 | |
| | | | 19,260 99 |
| | *F.—Assets not hereinbefore mentioned.* | | |
| 40. | (*d*) Office furniture | | 357 30 |
| | Total asssets | | $315,702 66 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | I.—Received by the Corporation for its Own Use. | | | |
|---|---|---|---|---|
| | *Balance from 31st December, 1900.* | Col. 1. | Col. 3. | Col. 4. |
| | (*b*) Cash (not already shown under (1)): | | | |
| 2. | (i) On hand | $218 80 | | $218 80 |
| | *B.—Sums Received Wholly or Partly on Capital Stock.* | | | |
| 4. | (*a*) Calls on joint stock permanent capital | | $25,560 00 | |
| 5. | (*b*) Premiums on 4 | 1,372 50 | | 26,932 50 |
| | *C.—Receipts on Account of Investments, Loans or Debts.* | | | |
| | (*a*) On mortgages of realty:— | | | |
| 10. | (i) Principal | 20,013 25 | | |
| 11. | (ii) Interest | 12,460 68 | | |
| | (*b*) On other securities: Stock loans: | | | |
| 12. | (i) Principal | 1,075 00 | | |
| | (i) Interest or dividends | 27 00 | | |
| | | | | 33,575 93 |
| | *D.—Receipts from Real Estate owned beneficially by Corporation.* | | | |
| 17. | Rents | 27 00 | | 27 00 |
| | *F.—Borrowed Money* | | | |
| 26. | (*b*) Borrowed by taking deposits | 120,792 16 | | |
| 27. | (*c*) Borrowed on debentures | 3,300 00 | | |
| | | | | 124,092 16 |
| | *G.—Receipts from other sources, viz:* | | | |
| 30 | (*a*) Interest from bank | 83 51 | | 83 51 |
| | Totals | $159,369 90 | $25,560 00 | $184,929 90 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

| I.—EXPENDED ON CORPORATION ACCOUNT. | (Col. 1.) | (Col. 4.) |
|---|---|---|
| *A.—Sums Loaned or invested on Capital Account.* | | |
| 1. (*a*) Loaned on mortgages of realty | $37,289 18 | |
| (*b*) Loaned on other securities :— | | |
| 2. (*i*) On stock | 320 00 | |
| 3. (*ii*) On municipal debentures | 7,000 00 | |
| 6. (*c*) Real estate purchased ( office premises) | 2,500 00 | |
| | | $ 47,109 18 |
| B.—*Expended on Stock Account.* | | |
| 8. Dividends paid on permanent stock | 6,447 15 | 6,447 15 |
| C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz :* | | |
| 18. (*a*) Bank Account (principal and interest) | 15,131 45 | |
| 19. (*b*) Deposits . principal, $91,485.48 ; interest, $4,215.02 | 95,800 50 | |
| 20. (*c*) Debentures issued in Canada ; interest | 5 00 | |
| | | 110,936 95 |
| D.—*Management Expenses (other than foregoing.)* | | |
| 25. (*a*) Salaries and fees | 725 00 | |
| 26. (*b*) Commission or brokerage | 2 00 | |
| 28. (*d*) Stationery, postage, printing and advertising | 66 94 | |
| 30. (*f*) Fuel, rent, taxes (other than 7 and 32) and rates | 126 42 | |
| 32. (*h*) Registration Fees | 50 00 | |
| | | 970 36 |
| E.—*Other Expenditures, viz :* | | |
| 33. (*a*) Provincial tax | 79 95 | |
| 34. (*b*) Telephone | 15 00 | |
| 35. (*c*) Sundries | 53 02 | |
| 36. (*d*) Furniture | 57 30 | |
| | | 205 27 |
| F.—*Balance.* | | |
| 37. (*a*) Cash on hand and in Banks | | 19,260 99 |
| Totals | | $184,929 90 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902. *None.*
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. *None.*
3. Amount of other existing obligations to the Corporation which will mature in 1902. *None.*
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, 30,000.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 3½ per cent. ; on debentures, 4 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 5 24 per cent. On other securities, 4 per cent.
7. Of the mortgages held by the Corporation $275,788.87 is on realty situate in Ontario, and none in realty elsewhere.
8. Loans written off or transferred to real estate during 1901. *None.*
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. *None.*
10. Aggregate market value of land mortgaged to the Corporation, $515,250.
11. How often are the securities held by the Corporation valued ? Yearly.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively ? Manager, $5,000. By Guarantee Company.
13. When were the accounts of the Corporation last audited ? 15th January, 1902.
14. Names and address of the auditors for 1901 and 1902, H. Barron and Geo. Monroe, Forest, Ont.

## THE ELGIN LOAN AND SAVINGS COMPANY.

*Head Office, St. Thomas, Ontario.*

Incorporated under the Building Societies Act, R.S.O., 1877, c. 164, by declaration filed with the Clerk of the Peace for the County of Elgin, 21st April, 1879.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27 ; cf. R.S.O. 1877, c. 164, and R.S.O. 1887, c. 169.

### Annual Statement

Of the condition of affairs of the Elgin Loan and Savings Company of St. Thomas, Ontario, at the 31st December, 1901.

The head office of the Corporation is at No. 346 Talbot Street, in the City of St. Thomas, in the Province of Ontario.

The Board is constituted of eight directors, holding office for two years, four retiring each year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | | | | | |
|---|---|---|---|---|---|---|
| D. McLarty, President, | St. Thomas, | 12th Feb'y, | 1900, | 2nd Monday | Feb'y, | 1902. |
| John Baird, Vice-President | " | 12th " | 1901 | " | " | 1903. |
| A. Murray, Director | " | " | | | " | |
| George Wegg " | " | " | | | " | |
| L. Millington " | " | " | | | " | |
| John McCausland, Director | " | " | | | " | |
| D. K. McKenzie " | " | " | 1900 | | " | 1902. |
| Albert Couse " | " | " | | | " | |
| George Rowley, Manager | " | 21st April, | 1879, | Unlimited. | | |

A. Permanent capital stock : Total amount authorized, $625,000 ; total amount subscribed, $625,000, as more particularly set out in Schedule A hereto.

### Schedule A.

*(a) Fixed and permanent capital stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the corporation. |
|---|---|---|---|---|---|
| | No. Shares. | Par value. | —— | | |
| | | $ | $ c. | $ c. | $ c. |
| 2. Partly called..... | 12,500 | 50 | 625,000 00 | 237,036 86 | 387,963 14 |

List of Shareholders as at 31st December, 1901.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1901.

DR. *Capital and Liabilities..*

| | | |
|---|---|---|
| CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS.) | | |
| *A.—Permanent Capital Stock or Shares.* | | |
| 2. (*b*) Ordinary joint stock capital 50 per cent. called ; total called, $312,500 ; total paid thereon | $237,036 86 | |
| 6. (*f*) Reserve fund in respect of (2) | 19,000 00 | |
| 7. (*g*) Contingent fund in respect of (2) | 6,365 08 | |
| | | $262,401 94 |
| LIABILITIES TO THE PUBLIC. | | |
| 27. Deposits : Payable on demand, about $127,284.43 ; payable on notice, $80,000 | | 207,284 43 |
| Total liabilities | | $469,686 37 |

*Assets.*

CR.

| | | |
|---|---|---|
| 1. ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER. | | |
| *A.—Immovable Property owned Beneficially by Corporation.* | | |
| 5. (*b*) Freehold land (including buildings) other than foregoing | | $ 2,427 25 |
| *B.—Debts Secured by Mortgages of Land.* | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | $388,145 36 | |
| 10. (*b*) Debts secured by mortgaged land held for sale | 23,253 30 | |
| | | 411,398 66 |
| *C.—Debts not above Enumerated for which the Corporation holds Securities as follows :* | | |
| 20. (*h*) Debts secured only by permanent stock or shares of the Corporation | | 16,223 73 |
| *E.—Cash.* | | |
| 32. (*b*) On deposit ; In Loan Company and Bank, St. Thomas | | 39,636 73 |
| Total assets | | $469,686 37 |

CASH ACCOUNT.

*Receipts for the year ending 31st December, 1901.*

| I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE. | (Col. 1.) | (Col. 3.) | (Total Col. 4.) |
|---|---|---|---|
| *A.—Balance from 31st December, 1900.* | | | |
| 1. (*b*) Cash in bank | | | $ 293 75 |
| *B.—Sums Received Wholly or Partly on Capital Stock.* | | | |
| 4. (*a*) On Joint Stock permanent capital | | $740 29 | 740 29 |
| *C.—Receipts on Account of Investments, Loans or Debts.* | | | |
| (*a*) On mortgages of realty :— | | | |
| 10. (i) Principal | $ 66,584 98 | | |
| 11. (i) Interest | 23,701 24 | | |
| | | | 90,286 22 |
| *F.—Borrowed Money.* | | | |
| 26. (*b*) Borrowed by taking deposits | 269,217 33 | | 269,217 33 |
| *G.—Receipts from other sources, viz :—* | | | |
| 30. (*a*) Interest from Bank and Loan Co'y | 665 86 | | 665 86 |
| Totals | | | $361,203 45 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

| I.—EXPENDED ON CORPORATION ACCOUNT. | (Col. 1.) | (Total Col. 4.) |
|---|---|---|
| *A.—Sums Loaned or Invested on Capital Account.* | | |
| 1. (*a*) Loaned on mortgages of realty | $ 57,787 43 | $ 57,787 43 |
| *B.—Expended on Stock Account.* | | |
| 8. Dividends paid on permanent stock | 11,827 23 | 11,827 23 |
| *C.—Borrowed Money other than foregoing or Interest thereon paid, viz :* | | |
| 18. (*a*) Bank account, interest | 7 20 | |
| 19. (*b*) Deposits : Principal, $239,943.91 ; interest, $6,825.40 | 246,769 31 | |
| | | 246,776 51 |
| *D.—Management Expenses (other than foregoing).* | | |
| 25. (*a*) Salaries and fees | 1,198 00 | |
| 26. (*b*) Commission or brokerage | 56 50 | |
| 28. (*d*) Stationery, postage, printing and advertising | 157 09 | |
| 30. (*f*) Fuel, rent, taxes (other than 7 and 32) and rates | 422 00 | |
| 32. (*h*) Registration Fee | 55 00 | |
| 33. (*j*) Ontario Tax | 154 05 | |
| | | 2,042 64 |
| 36. (*e*) Balance due bank 31st December, 1900 | | 3,132 91 |
| *F.—Balance.* | | |
| (*b*) Cash in Loan Company and in Bank | | 39,636 73 |
| Totals | | $361,203 45 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. None, excepting mortgages.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits. About 3.48 per cent. On debentures. None.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty. About 5.35 per cent. On other securities. None.
7. Of the mortgages held by the Corporation all are on realty situate in Ontario.
8. Loans written off during 1901. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. No., three ; amount, $5,705.00.
10. Aggregate market value of the land mortgaged to the Corporation. About $618,000.
11. How often are the securities held by the Corporation valued ? Annually or oftener in some instances.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively ? The Manager, $10,000.
    (*b*) By private bonds and Guarantee Co.
13. When were the accounts of the Corporation last audited ? 28th January, 1902.
14. Names and addresses of the auditors respectively for 1901 and 1902 (if appointed). Thomas Leitch Hamilton, and Alex. Darrach, St. Thomas, Ont.

## THE FRONTENAC LOAN AND INVESTMENT SOCIETY.

*Head Office, Kingston, Ont.*

Incorporated under the Building Societies' Act, Consolidated Statutes of Upper Canada, chap. 53, by declaration filed with the Clerk of the Peace for the County of Frontenac, 13th August, 1863.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O., 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Frontenac Loan and Investment Society, of Kingston, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 87 Clarence street, in the city of Kingston, in the Province of Ontario.

The Board is constituted of five directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

Sir Richard Cartwright, President, Kingston, Ont. ; March, 1900 ; March, 1902.
R. Vashan Rogers, LL D., Vice-President, Kingston, Ont ; " "
Lieut.-Colonel S. C. McGill, Managing Director, Kingston, Ont.; March, 1901 ; March, 1903.
Lieut.-Colonel Henry R. Smith, Director, Kingston, Ont.; March, 1901 ; March, 1903.
W. H. Moutray, Director, Stella, Ont.; " "
D. Callaghan, Secretary, Kingston.

A. Permanent capital stock : total amount authorized, unlimited ; total amount subscribed, $200,000, as more particularly set out in Schedule A hereto :

### Schedule A.

*(a) Fixed and permanent capital stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st Dec., 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | No. of shares. | Par value of shares. | — | | |
| | | $ | $ | $ | $ |
| 1. Fully called ... ..... ..... | 4,000 | 50 | 200,000 | 200,000 | ..... |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

### Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | |
|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders.)** | | |
| *A.—Permanent Capital Stock or Shares.* | | |
| 1. (*a*) Ordinary joint stock capital fully called ; total called, $200,000 ; total paid thereon. .. ..... | $200,000 00 | |
| 4. (*d*) Dividends declared in respect of (1) but not yet paid ..... | 4,144 50 | |
| 6. (*f*) Reserve fund in respect of (1) ..... | 30,000 00 | |
| 7. (*g*) Contingent fund in respect of (1) ..... | 6,234 43 | |
| *C.—Liabilities to Stockholders or Shareholders other than as already shown under A or B viz. :* | | |
| 24. Agents' remittances unadjusted ..... | 138 53 | |
| | | $240,517 46 |
| **Liabilities to the Public.** | | |
| 27. Deposits ..... | $202,973 58 | |
| 29. Debentures issued in Canada ..... | 15,000 00 | |
| 30. Interest due or accrued on (29) ..... | 190 00 | |
| 40. Other liabilities to the public, viz. : | | |
| 41. (*a*) Solicitors ..... | 49 77 | |
| | | 218,213 35 |
| Total liabilities ..... | | $458,730 81 |

BALANCE SHEET.—*Continued.*

CR. *Assets.*

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.

A.—*Immovable Property Owned Beneficially by Corporation.*

| | | | |
|---|---|---|---|
| 1. (*a*) Office premises, situate as follows:— | | | |
| 2. (i) At Kingston, Ont., held as freehold | $ 4,333 86 | | |
| 3. (*b*) Freehold land (including buildings) other than foregoing | 43,194 18 | | |
| | | $ 47,528 04 | |

B.—*Debts Secured by Mortgages of Land.*

| | | | |
|---|---|---|---|
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | $265,003 62 | | |
| 10. (*b*) Debts secured by mortgaged land held for sale | 59,861 86 | | |
| | | 324,865 48 | |

C.—*Debts not above enumerated for which the Corporation holds securities as follows:—*

| | | | |
|---|---|---|---|
| 16. (*d*) Debts secured by Loan Corporations' Debentures | $ 11,000 00 | | |
| 20. (*h*) Debts secured only by Permanent Stock or Shares of the Corporation | 33,580 38 | | |
| 22. (*j*) Deposit Receipts, Bonds, etc | 21,676 50 | | |
| | | 66,256 88 | |

E.—*Cash.*

| | | | |
|---|---|---|---|
| 31. (*a*) On hand | $ 664 74 | | |
| 32. (*b*) In bank | 12,186 25 | | |
| | | 12,850 99 | |

F.—*Assets not hereinbefore mentioned.*

| | | | |
|---|---|---|---|
| 37. (*a*) Amount due by agents | $ 34 83 | | |
| 38 (*b*) Office furniture | 192 09 | | |
| 39. (*c*) Reserve Fund Investment | 7,002 50 | | |
| | | 7,229 42 | |
| Total assets | | $458,730 81 | |

CASH ACCOUNT.

*Receipts for the year ending 31st December, 1901.*

I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.

A.—*Balances from 31st December, 1900.*

| | Total (Col. 4.) |
|---|---|
| (1) Cash (not already shown under (1)): | |
| 2. (i) On hand | $ 941 79 |
| 3. (ii) In bank | 1,157 52 |

C.—*Receipts on account of Investments, Loans or Debts.*

| | |
|---|---|
| (*a*) On mortgages of realty: | |
| 10. (i) Principal | 51,960 38 |
| 11. (ii) Interest | |
| (*b*) On other securities: | |
| 12. (i) Principal | 9,574 45 |
| 13. (ii) Interest or Dividends | 752 10 |

D.—*Receipts from Real Estate Owned Beneficially by Corporation.*

| | |
|---|---|
| 16. (*a*) Sales | 1,500 00 |
| 17. (*b*) Rent | 1,932 14 |

F.—*Borrowed Money.*

| | |
|---|---|
| 26. (*b*) Borrowed by taking deposits | 169,011 58 |
| 27. (*c*) Borrowed on debentures | 6,000 00 |

G.—*Receipts from other sources, viz.:*

| | |
|---|---|
| 30. (*b*) Rebate of taxes | 7 87 |
| (*b*) Solicitor's fees | 1 50 |
| (*c*) Agents' remittances unadjusted | 138 53 |
| Totals | $242,977 86 |

CASH ACCOUNT.— *Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | | Total (Col. 4.) |
|---|---|---|
| 1. | (*a*) Loaned on mortgages of realty | $8,804 12 |
| | (*b*) Loaned or invested in other securities, viz.: | |
| 2. | (i) On stock | 320 00 |

B.—*Expended on Stock Account.*

| | | |
|---|---|---|
| 8. | Dividend paid on permanent stock | 7,959 00 |

C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*

| | | |
|---|---|---|
| 19. | (*b*) Deposits: Principal, $194,674.37; Interest, $51.88 not capitalized | 194,726 25 |
| 20. | (*c*) Debentures issued in Canada: Principal, $12,750; Interest, $659 12 | 13,409 12 |

D.—*Management Expenses (other than foregoing).*

| | | |
|---|---|---|
| 25. | (*a*) Salaries and fees | 3,088 00 |
| 26. | (*b*) Commission or brokerage | 50 50 |
| 27. | (*c*) Advances to agents | 7 10 |
| 28. | (*d*) Stationery, postage, printing and advertising | 106 22 |
| 29. | (*e*) Law costs | 132 23 |
| 30. | (*f*) Fuel, rent, taxes (other than 7 and 32) and rates | 251 51 |
| 32. | (*h*) Registration fee | 155 00 |
| | (*i*) Ontario tax | 130 00 |

E.—*Other Expenditures, viz.:*

| | | |
|---|---|---|
| 33. | (*a*) Advances on real estate | 934 57 |
| 34. | (*b*) Repairs and improvements | 14 90 |
| 35. | (*c*) Telephone rent | 25 00 |
| 36. | (*d*) Incidentals | 13 35 |

F.—*Balance.*

| | | |
|---|---|---|
| 37. | (*a*) Cash on hand and in banks | 12,850 99 |
| | Totals | $242,977 86 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902, $1,500 00.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. $1,000.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 3 per cent.; on debentures, 4 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty? about 5.55%. On other Securities? 4%.
7. Of the mortgages held by the Corporation $ is on realty situate in Ontario, and $64,544.90 is on realty situate elsewhere.
8. Loans written off or transferred to real estate during 1901.
9. Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.
10. Aggregate market value of the land mortgaged to the Corporation? Cannot say.
11. How often are the securities held by the Corporation valued? Careful valuation at time of making loan, and afterwards when necessary.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $..... accountant, $4,000; clerk, $2,000. Private sureties.
13. When were the accounts of the Corporation last audited? February, 1902.
14. Names and addresses of the auditors respectively for 1901: J. H. Birkett and R. J. Hoo er.

## THE GREY AND BRUCE LOAN COMPANY.

(Formerly the Owen Sound, Grey and Bruce Loan and Savings Company.)

*Head Office, Owen Sound, Ontario.*

Incorporated under the Building Societies Act, R. S. O. 1887, c. 169, as a permanent Building Society under the name of the Owen Sound, Grey and Bruce Loan and Savings Company, by declaration filed with the Clerk of the Peace for the County of Grey, 10th May, 1889.

The corporate name was by Order in Council of Ontario, 15th September, 1897, changed to The Grey and Bruce Loan Company.

The lending and the borrowing powers of the Company are governed by the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27; cf. R. S. O. 1887, c. 169.

### Annual Statement

Of the condition and affairs of The Grey and Bruce Loan Company, of Owen Sound, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on the corner of Union and Scrope Streets, Town of Owen Sound, in the Province of Ontario.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective term of office :

| | | |
|---|---|---|
| S. J. Parker, President, Owen Sound; | 6th February, 1901, | 5th February, 1902. |
| R. McKnight, Vice-President, Owen Sound; | " | " |
| Hugh Taylor, Director, Owen Sound; | " | " |
| Robert Wightman, Director, Owen Sound; | " | " |
| James Gardner, Director, Meaford; | " | " |
| Robert Thomson, Director, Owen Sound; | " | " |
| William Q. Brown, Director, Owen Sound; | " | " |
| John McDonald, Director, Chatsworth; | " | " |
| Wm. Thomson, Director, Tara; | " | " |
| Wm. P. Telford, Manager-Secretary. | | |

A. Permanent capital stock : total amount authorized, $500,000; Total amount subscribed, $489,850.00, as more particularly set out in Schedule A hereto.

### Schedule A.

*(a)—Fixed and Permanent capital stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st Dec., 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | No. of Shares. | Par value of Shares. | — | | |
| | | $ | $ | $ | $ |
| 1. Fully called | 3,797 | 50 | 189,850 | 189,850 | ..... |
| 2. Partly called | 6,000 | 50 | 300,000 | 60,000 | 240,000 |
| Totals | 9,797 | ..... .. | 489,850 | 249,850 | 240,000 |

List of Shareholders as at 31st December, 1901.
(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders).** | | | |
| *A.—Permanent Capital Stock or Shares.* | | | |
| 1. (*a*) Ordinary joint stock capital fully called; total called, $189,850.00; total paid thereon | $189,850 00 | | |
| 2. (*b*) Ordinary joint stock capital, 20 per cent. called; total called $60,000.00, total paid thereon | 60,000 00 | | |
| 4. (*d*) Dividends declared in respect of (1), and (2) but not yet paid | 7,432 82 | | |
| 5. (*e*) Unappropriated profits in respect of (1), and (2) | 108 19 | | |
| 6. (*f*) Reserve fund in respect of (1), and (2) | 11,200 00 | | |
| 7. (*g*) Contingent fund in respect of (1), and (2) | 2,296 37 | | |
| | | $270,887 38 | |
| **Liabilities to the Public.** | | | |
| 27. Deposits: Payable on demand, $36,341.83; Payable on Notice, $8,795.25 | 45,137 08 | | |
| 28. Interest on deposits due, or accrued or capitalized | 307 00 | | |
| 29. Debentures in Canada | 149,858 00 | | |
| 30. Interest due and accrued on (29) | 2,079 36 | | |
| 39. Due on loans in process of completion or to pay assumed mortgages | 4,951 18 | | |
| | | 202,332 62 | |
| Total liabilities | | | $473,220 00 |

Cr. *Assets.*

| | | | |
|---|---|---|---|
| **I.—Assets of which the Corporation is the Beneficial Owner.** | | | |
| *A.—Immovable property owned by Corporation.* | | | |
| 1. (*a*) Office premises situate as follows: | | | |
| (i) At Owen Sound held in freehold | $4,417 72 | | |
| 7. (*d*) Rent accrued (not due) | 12 50 | | |
| | | $4,430 22 | |
| *B.—Debts secured by Mortgages of Land.* | | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land, also insurance premiums | 415,662 75 | | |
| 11. (*c*) Interest due and accrued on item 9 not included therein | 17,835 29 | | |
| | | 433,498 04 | |
| *C.—Debts not above enumerated for which the Corporation hold securities as follows:* | | | |
| 14. (*b*) Debts secured by Municipal bonds or debentures | 10,725 87 | | |
| 20. (*h*) Debts secured only by permanent stock or shares of the Corporation | 1,319 00 | | |
| 26. (*n*) Interest due and accrued on items 14 and 20 and not included therein | 231 98 | | |
| | | 12,276 85 | |
| *E.—Cash.* | | | |
| 31. (*a*) On hand | 222 80 | | |
| 32. (*b*) In bank | 22,462 81 | | |
| | | 22,685 61 | |
| 37. (*a*) Interest accrued on bank deposit | | 329 28 | |
| Total assets | | | $473,220 00 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | | |
|---|---|---|
| **I.—Received by the Corporation for its Own Use.** | | |
| *A.—Balance from 31st December, 1900.* | | (Total Col. 4) |
| (*b*) Cash (not already shown under (1):— | | |
| 2. (i) On hand | | $ 217 32 |
| 3. (ii) In bank | | 8,988 31 |
| *B.—Sums Received Wholly or Partly on Capital Stock.* | | |
| 6. (*c*) Sales of fully paid Building Society stock | | 15,500 00 |
| 9. (*f*) Premiums on (6) and transfer fees | | 938 81 |
| *C.—Receipts on account of Investments, Loans or Debts.* | | |
| (*a*) On mortgages of realty:— | | |
| 10. (i) Principal and insurance premiums | | 45,108 87 |
| 11. (ii) Interest | | 23,385 25 |
| (*b*) On other securities:— | | |
| 12. (i) Principal | | 5,354 63 |
| 13. (ii) Interest or dividends | | 624 01 |
| *D.—Receipts from Real Estate owned Beneficially by Corporation.* | | |
| 17. (*b*) Rent of office premises | | 310 00 |
| *F.—Borrowed Money.* | | |
| 26. (*b*) Borrowed by taking deposits | | 67,725 81 |
| 27. (*c*) Borrowed on debentures | | 111,084 00 |
| *G.—Receipts from other sources, viz.* | | |
| 30. (*a*) Refund, office repairs | | 9 80 |
| Total | | $279,246 81 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | | (Total Col. 4.) |
|---|---|---|
| | (*a*) Loaned on mortgages of realty | $ 47,916 86 |
| | (*b*) Loaned or invested in other securities, viz.: | |
| 2. | (i) On the Corporations Stock | 700 00 |
| 3. | (ii) On municipal debentures | 15,860 50 |
| 6. | (*c*) Accrued interest on municipal debentures and on mortgages purchased | 195 86 |
| | (*e*) Insurance and taxes advanced on property mortgaged to the Corporation, etc | 177 28 |

B.—*Expended on Stock Account.*

| | | |
|---|---|---|
| 8. | Dividends paid on permanent stock | 14,096 23 |

C.—*Borrowed Money other than foregoing or Interest thereon Paid, viz.:*

| | | |
|---|---|---|
| 19. | (*b*) Deposits: Principal, $102,284.96; interest, 1,660.06 | 103,945 02 |
| 20. | (*c*) Debentures issued in Canada: Principal, $65,420.00; interest, 6,068.73 | 71,488 73 |

D.—*Management expenses (other than foregoing.)*

| | | |
|---|---|---|
| 25. | (*a*) Salaries and fees | 1,385 60 |
| 28. | (*d*) Stationery, postage, printing and advertising, etc | 148 36 |
| 30. | (*f*) Fuel, rent, taxes (other than 7 and 32), and rates | 497 03 |
| 32. | (*h*) Registration and Filing Fees | 55 00 |
| | (*i*) Repairs to office | 94 73 |

F.—*Balance.*

| | | |
|---|---|---|
| 37. | (*a*) Cash on hand and in banks | 22,685 61 |
| | Totals | $279,246 81 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902, $15,332.00.
   (*a*) Mortgages to the amount of $61,000 are held in trust by Wm P. Telford for Trusts Corporation as security for an advance of $49,000 on the Company's debentures
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902, none.
3. Amount of other existing obligations of the Corporation which will mature in 1902. Deposit receipts and deposit accounts, $45,137.08.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. $31,323.00.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 3 to 3½ per cent; on debentures, 4 to 4½ per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty 5 to 6 per cent.; on other securities, 4 to 6 per cent.
7. Of the mortgages held by the Corporation all are on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1901, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901, none.
10. Aggregate market value of the land mortgaged to the Corporation. Estimated at $820,000.
11. How often are securities held by the Corporation valued? At time loan is made.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $10,000; Solicitor, $4,000. By private sureties.
13. When were the accounts of the Corporation last audited? To 31st December, 1901.
14. Names and address of the auditors respectively for 1901 and 1902 (if appointed): C. A. Fleming and A. F. Armstrong, Owen Sound.

## THE GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY.

*Head Office, Guelph, Ontario.*

Incorporated under the Building Societies' Act (Consol. Statutes U. C. chap. 53), by declaration filed with the Clerk of the Peace for the County of Wellington, 19th January, 1876.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Guelph and Ontario Investment and Savings Society, of Guelph, Ont., at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on corner of Cork and Wyndham streets, in the City of Guelph, in the Province of Ontario.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | |
|---|---|---|
| Alexander B. Petrie, President, Guelph ; | February, 1901, | February, 1902. |
| Robert Melvin, Vice-President, Guelph ; | " | " |
| David Sturton, Director, Guelph ; | " | " |
| R. Howitt, M.D., Director, Guelph ; | " | " |
| John M. Bond, Director, Guelph ; | " | " |
| James Innes, Director, Guelph ; | " | " |
| Charles E. Howitt, Director, Guelph : | " | " |
| John Phin, Director, Hespeler ; | " | " |
| G. D. Forbes, Director, Hespeler ; | " | " |
| J. E. McElderry, Manager-Secretary, Guelph ; | " | " |

A. Permanent capital stock : Total amount authorized, $1,000,000 ; total amount subscribed, $820,000, as more particularly set out in Schedule A hereto.

### Schedule A.

*(a)—Fixed and permanent capital stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | No. of shares. | Par value of shares. | — | | |
| | | $ | $ | $ | $ |
| 1. Fully called | 7,000 | 50 | 350 000 | 350,000 | |
| 2. Partly " | 9,400 | 50 | 470,000 | 94,000 | 376,000 |
| Totals | 16,400 | | 820,000 | 444,000 | 376,000 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

### Balance Sheet as at 31st December, 1901.

*Capital and Liabilities.*

Dr.

Capital (Liabilities to Stockholders or Shareholders).

*A.—Permanent Capital Stock or Shares.*

| | | |
|---|---|---|
| 1. (*a*) Ordinary joint stock capital fully called : total called, $350,000 ; total paid thereon | $ 350,000 00 | |
| 2. (*b*) Ordinary joint stock capital 20 per cent. called : total called, $94,000 ; total paid thereon | 94,000 00 | |
| 4. (*d*) Dividends declared in respect of (1) and (2), but not yet paid | 17,760 00 | |
| 6. (*f*) Reserve fund in respect of (1) and (2) | 177,000 00 | |
| 7. (*g*) Contingent fund in respect of (1) and (2) | 8,032 56 | |
| *Forward* | | $ 646,792 56 |

BALANCE SHEET.—*Continued.*

| | | |
|---|---|---|
| *Brought Forward* | | $ 646,792 56 |
| LIABILITIES TO THE PUBLIC. | | |
| 27. Deposits payable on demand* | $ 648,800 19 | |
| 28. Interest on deposits, $17,272.75, capitalized during year, included in 27 | | |
| 29. Debentures issued in Canada | 557,858 06 | |
| 30. Interest due and accrued on (29) | 9,598 04 | |
| | | 1,216,256 29 |
| Total liabilities | | $ 1,863,048 85 |

*Assets.*

CR.

| | | |
|---|---|---|
| I.—ASSETS OF WHICH THE CORPORATION IS BENEFICIAL OWNER. | | |
| A.—*Immovable Property owned Beneficially by Corporation.* | | |
| 1. (*a*) Office premises at Guelph, Ont | | $ 20,000 00 |
| B.—*Debts secured by Mortgages of Land.* | | |
| (*a*) Debts (other than item 10) secured by mortgages of land | $1,691,812 94 | |
| (*b*) Debts secured by mortgaged land held for sale | 4,719 38 | |
| | | 1,696,532 32 |
| C.—*Debts not above enumerated for which the Corporation holds Securities as follows :* | | |
| 14. (*b*) Debts secured by municipal bonds or debentures | 82,140 39 | |
| 15. (*c*) Debts secured by Public School Debentures | 4,821 75 | |
| 16. (*d*) Debts secured by Loan Corporations debentures | 670 00 | |
| 20. (*h*) Debts secured only by permanent stock or shares of the Corporation | 7,964 75 | |
| 26. (*n*) Interest due or accrued on items 14 to 20 and not included therein | 1,065 14 | |
| | | 96,662 03 |
| E.—*Cash.* | | |
| 31. (*a*) On hand | 3,383 02 | |
| 32. (*b*) In bank, Guelph | 46,471 48 | |
| | | 49,854 50 |
| Total assets | | $ 1,863,048 85 |

Assets reported in 1900, but written off in 1901 (not extended) $3,970.67.

CASH ACCOUNT.

*Receipts for the year ending 31st December, 1901.*

| | (Col. 3.) | Total (Col 4.) |
|---|---|---|
| I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE. | | |
| A.—*Balance from 31st December, 1900.* | | |
| (ii) In bank | $ 21,040 59 | $ 21,040 59 |
| C.—*Receipts on account of Investments, Loans, or Debts.* | | |
| (*a*) On mortgages of realty :— | | |
| 10. (i) Principal | 333,145 89 | |
| 11. (ii) Interest | | |
| (*b*) On other securities : | | |
| 12. (i) Principal | 4,114 80 | |
| 13. (ii) Interest or dividends | 3,725 38 | |
| | | 340,986 07 |
| D.—*Receipts from Real Estate owned Beneficially by Corporation.* | | |
| 16. (*a*) Sales (not included in any of foregoing items) | 4,000 00 | |
| 17. (*b*) Rents (including rents of office buildings) | 613 44 | |
| | | 4,613 44 |
| F.—*Borrowed Money.* | | |
| 26. (*b*) Borrowed by taking deposits | 933,612 97 | |
| 27. (*c*) Borrowed on debentures | 253,030 88 | |
| | | 1,186,643 85 |
| G.—*Receipts from other sources, viz.* | | |
| 30. (*a*) Bank interest | 1,505 67 | |
| (*b*) Exchange, collection charges, etc | 207 51 | |
| (*c*) Collected from borrowers for inspection, etc | 179 15 | |
| | | 1,892 33 |
| Totals | | $ 1,555,176 28 |

* NOTE. Amounts on deposit not exceeding $50.00 are withdrawable without notice. On amounts exceeding $50.00 the Society reserves the right to require notice.

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

| | | (Col. 1.) | (Col. 3.) | Total (Col. 4.) |
|---|---|---|---|---|
| | A.—*Sums Loaned or Invested on Capital Account.* | | | |
| 1. | (*a*) Loaned on mortgages of realty | | $299,637 15 | |
| | (*b*) Loaned or invested in other securities, viz.: | | | |
| 2. | (i) Loaned on Loan Company's debentures | | 535 00 | |
| 3. | (ii) Loaned on Loan Company's Stock | | 4,012 50 | |
| | | | | $304,184 65 |
| | E.—*Expended on Stock Account.* | | | |
| 8. | Dividends paid on permanent stock | $34,966 20 | | 34,966 20 |
| | C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:* | | | |
| 19. | (*b*) Deposits: Principal, $870,275.58; interest, $625 02 | | 870,900 60 | |
| 20. | (*c*) Debentures issued in Canada: Principal, $260,393.95; interest $21,125.81 | | 281,519 76 | |
| | | | | 1,152,420 36 |
| | D.—*Management Expenses (other than foregoing).* | | | |
| 25. | (*a*) Salaries and fees | | 8,351 23 | |
| 26. | (*b*) Commission or brokerage | | 1,514 66 | |
| 28. | (*d*) Stationery, postage, printing and advertising | | 822 79 | |
| 30. | (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates | | 1,115 58 | |
| 31. | (*g*) Travelling expenses | | 387 13 | |
| 32. | (*h*) Registration fees | | 130 00 | |
| 33. | (*i*) Miscellaneous expenses | | 535 22 | |
| | | | | 12,856 61 |
| 33. | (*a*) Expended on property owned by Company | | 893 96 | 893 96 |
| | F.—*Balance:* | | | |
| 37. | Cash on hand and in Bank | | | 49,854 50 |
| | Totals | | | $1,555,176 28 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902, (including $14,937.21 overdue) $229,853.93.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902, none.
3. Amount of other existing obligations of the Corporation which will mature in 1902, other than deposits, none.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902 (including those payable on demand), $480,784.86.
5. Average rate of interest per annum paid by the Corporation during 1901, on deposits, 2.8058 per cent; on debentures, 3 6743 per cent.; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1901, on mortgages of realty, about 5.169 per cent,; on other securities, about 3.696 per cent.
7. Of the mortgages held by the Corporation, $1,696,532.32 is on realty situate in Ontario and none elsewhere.
8. Loans written off or transferred to real estate account during 1901, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901, none.
10. Aggregate market value of land mortgaged to the Corporation, $3,295,894.00.
11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $10,000, and three clerks $5,000 by Guarantee Company. Three firms of solicitors, by private sureties.
13. When were the accounts of the Corporation last audited? To 31st December, 1901.
14. Names and addresses of the auditors respectively for 1901 and 1902 (if appointed), A. J. Brewster, Hespeler; J. W. Kilgour, Guelph.

## THE HAMILTON PROVIDENT AND LOAN SOCIETY.

*Head Office, Hamilton, Ont.*

### Constating Instruments.

1871. Declaration of Incorporation under Building Societies' Act (Consol. Stat. U. C., c. 53) filed with the Clerk of the Peace for the County of Wentworth, 6th June, 1871.

1885. Special Act, 48-9 V. c. 30 (D), confirming Provincial incorporation, limiting share capital and the amount to be borrowed by way of deposits, debentures, etc.

1893. Special Act, 56 V. c. 85 (D), limiting total liabilities of Society (sec. 2), and extending its operations (sec. 3).

1895. Special Act, 58-9 V. c. 85 (D), repealed sec. 6 of 56 V. c. 85 (D), and provided for the registration and cancellation of debenture stock.

### Annual Statement

Of the condition and affairs of the Hamilton Provident and Loan Society, of Hamilton, Ont., at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 46 King Street East, in the City of Hamilton, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, all are elected at annual meeting first Monday in March each year.

Hon. A. T. Wood, President, Hamilton.
Alexander Turner, Vice-President, Hamilton.
T. H. Macpherson, Director, Hamilton.
Wm. Gibson, Director, Beamsville.
George Rutherford, Director, Hamilton.
J. T. Glassco, Hamilton.
Judge Snider, Hamilton.
C. Ferrie, Manager, Hamilton.

A. Permanent capital stock, total amount authorized, $3,000,000; total amount subscribed, $1,500,000, as more particularly set out in Schedule A hereto.

### Schedule A.

*(a) Fixed and permanent capital stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | No. of shares. | Par value of shares. | — | | |
| | | $ | $ | $ | $ |
| 1. Fully called and paid | 10,000 | 100 | 1,000,000 | 1,000,000 | ..... |
| 2. Partly called | 5,000 | 100 | 500,000 | 100,000 | 400,000 |
| Totals | 15,000 | ..... | 1,500,000 | 1,100,000 | 400,000 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| | **Capital (Liabilities to Stockholders or Shareholders.)** | | |
| | A.—*Permanent Capital Stock or Shares.* | | |
| 1. | (*a*) Ordinary joint stock capital fully called; total called, $1 000,000, total paid thereon | $1,000,000 00 | |
| 2. | (*b*) Ordinary joint stock capital, 20 per cent. called; total called, $100,000, total paid thereon | 100,000 00 | |
| 4. | (*d*) Dividends declared in respect of (1), (2), but not yet paid | 33,000 00 | |
| 6. | (*f*) Reserve Fund in respect of (1), (2) | 340,000 00 | |
| 7. | (*g*) Contingent Fund in respect of (1), (2) | 25,771 28 | |
| | | | $1,498,771 28 |
| | **Liabilities to the Public.** | | |
| 27. | Deposits payable on notice | 704,827 08 | |
| 28. | Interests on deposits, due, or accrued or capitalized | 20,090 71 | |
| 29. | Debentures issued in Canada | 419,731 10 | |
| 30. | Interest due and accrued on (29) | 7,237 80 | |
| 31. | Debentures issued elsewhere than in Canada | 495,767 12 | |
| 32. | Interest due and accrued on (31) | 3,021 15 | |
| 35. | Debenture stock issued elsewhere than in Canada | 423,400 00 | |
| 36. | Interest due and accrued on (35) | 2,822 73 | |
| 39 | Due on loans in process of completion or to pay assumed mortgages | 39,065 99 | |
| | | | 2,115,963 68 |
| | Total liabilities | | $3,614,734 96 |

Cr. *Assets.*

| | | | |
|---|---|---|---|
| | **I.—Assets of which the Corporation is the Beneficial Owner.** | | |
| | A.—*Immovable Property Owned Beneficially by Corporation.* | | |
| 1. | (*a*) Office premises situate as follows: | | |
| 2. | (i) At Hamilton, Ont., held in freehold | 84,000 00 | |
| 3. | (ii) At Brandon, Man., held in freehold | 7,000 00 | |
| 5. | (*b*) Freehold land (including buildings) other than foregoing | 7,000 00 | |
| | | | $ 98,000 00 |
| | B.—*Debts secured by Mortgages of Land.* | | |
| 9. | (*a*) Debts (other than item 10) secured by mortgages of land | 3,144,059 03 | |
| 10. | (*b*) Debts secured by mortgaged land held for sale | 103,858 55 | |
| | | | 3,247,917 58 |
| | C.—*Debts not above enumerated for which the Corporation Holds Securities as follows:* | | |
| 14. | (*b*) Debts secured by municipal bonds or debentures | 70,523 60 | |
| 15. | (*c*) Debts secured by public school debentures | 1,576 70 | |
| 22. | (*j*) Loans on Chartered Bank Stocks | 11,295 30 | |
| | | | 83,395 60 |
| | E.—*Cash.* | | |
| 31. | (*a*) On hand | 10,742 68 | |
| 32. | (*b*) In banks | 174,679 10 | |
| | | | 185,421 78 |
| | Total assets | | $3,614,734 96 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | | | |
|---|---|---|---|
| | **I.—Received by the Corporation for its Own Use.** | | |
| | A.—*Balance from 31st December, 1900.* | | (Col. 1) |
| | (*b*) Cash (not already shown under (1)). | | |
| 2. | (i) On hand | | $ 4,368 40 |
| | C.—*Receipts on Account of Investments, Loans or Debts.* | | |
| | (*a*) On mortgages of realty: | | |
| 10. | (i) Principal | | 510,677 43 |
| 11. | (ii) Interest | | 177,597 77 |
| | (*b*) On debentures: | | |
| 12. | (i) Principal | | 3,987 32 |
| 13. | (ii) Interest | | 2,949 34 |
| 15. | (ii) Interest received from banks etc. | | 6,327 23 |
| | D.—*Receipts from Real Estate Owned Beneficially by Corporation.* | | |
| 17. | (*b*) Rents, head office building | | 3,180 00 |
| | F.—*Borrowed Money.* | | |
| 26. | (*b*) Borrowed by taking deposits | | 518,234 79 |
| 27. | (*c*) Borrowed on debentures | | 116,121 65 |
| 28. | (*d*) Borrowed on debenture stock | | 48,666 67 |
| | G.—*Receipts from other sources, viz:* | | |
| | (*a*) Amount withdrawn from banks | | 1,287,903 05 |
| | (*b*) Sundry accounts | | 65,078 86 |
| | Totals | | $2,745,092 51 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

| | I.—EXPENDED ON CORPORATION ACCOUNT. | (Col. 1.) |
|---|---|---|
| | A.—*Sums Loaned or Invested on Capital Account.* | |
| 1. | (*a*) Loaned on mortgages of realty | $558,637 18 |
| | (*b*) Loaned or invested in other securities : | |
| 2. | (i) Chartered Bank Stocks | 11,100 00 |
| | B.—*Expended on Stock Account.* | |
| 8. | Dividends paid on permanent stock | 66,000 00 |
| | C.—*Borrowed Money other than foregoing or interest thereon paid, viz* : | |
| 19. | (*b*) Deposits: Principal, $574,639.35 ; interest, $925.43 | 575,564 78 |
| 20. | (*c*) Debentures issued in Canada: Principal, $61,083.00 ; interest, $15,318.97 | 76,401 97 |
| 21. | (*d*) Debentures issued elsewhere: Principal, $13,139.99 ; interest, $18,128.61 | 31,268 60 |
| 23. | (*f*) Debenture stock issued elsewhere: Principal, $1,216.66 ; interest, $15,037 96 | 16,254 62 |
| 24. | (*g*) General interest | 1,894 69 |
| | D.—*Management Expenses (other than foregoing).* | |
| 25. | (*a*) Salaries and fees, $8,794.58 ; directors' fees, $3,500 | 12,294 58 |
| 26. | (*b*) Commission or brokerage | 3,732 50 |
| 28. | (*d*) Stationery, postage, printing and advertising | 1,088 38 |
| 29. | (*e*) Law costs | 148 89 |
| 30. | (*f*) Taxes on capital and income | 1,149 00 |
| 31. | (*g*) Travelling expenses, inspection of land and Inspectors' salaries | 3,744 23 |
| 32. | (*h*) Registration fee | 205 00 |
| | E.—*Other expenditure, viz.*: | |
| 33. | (*a*) Manitoba Branch expenses | 5,082 33 |
| 34. | (*b*) Loss on property sold | 5,454 12 |
| 35. | (*c*) Debenture expenses | 1,266 03 |
| 36. | (*d*) Sundry accounts | 58,825 41 |
| | F.—*Balance.* | |
| 37. | (*a*) Cash on hand | 10,742 68 |
| | (*b*) Cash in various banks as follows : | |
| 38. | (i) Deposited in banks during the year | 1,304,237 52 |
| | Totals | $2,745,092 51 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures of the Corporation in Canada which will mature in 1902, $91,000.00
2. Amount of debentures of the Corporation elsewhere which will mature in 1902, $80,397.33.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, about $332.086.90.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 2.92 per cent.; on debentures, 3.76 per cent.; on debenture stock, 4 per cent.
6. (*a*) Average rate of interest per annum received by the Corporation on investments made during 1901 on mortgages of realty, 5.85 per cent.

   (*b*) Average rate of interest per annum received by the Corporation on all mortgage investments out standing at 31st December, 1901, 5.91 per cent.
7. Of the mortgages held by the Corporation, $2,540,503.10 is on realty situate in Ontario and $714,414.48 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901, $11,829.12.
9. Number an aggregate amount of mortgages upon which compulsory proceedings have been taken in 1901? Number, 6 ; Amount, $7,832.00.
10. Aggregate market value of the land mortgaged to the Corporation, $7,239,142.00.
11. How often are the securities held by the Corporation valued? Yearly or oftener.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? All from $5,000 down. By guarantee companies and private sureties.
13. When were the accounts of the Corporation last audited? 31st December, 1901 ; audited monthly.
14. Names and addresses of the auditors for 1901. W. F. Findlay, F.C.A., Maitland Young, Hamilton and H. L. Adolph, Brandon, Man.

## THE HASTINGS LOAN AND INVESTMENT SOCIETY.

*Head Office, Belleville, Ont.*

Incorporated under the Building Societies' Act (Consol. Stat. U.C. c. 53), by declaration filed with the Clerk of the Peace for the County of Hastings, 14th January, 1876.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Hastings Loan and Investment Society of Belleville, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 46 Bridge street, in the City of Belleville, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | | |
|---|---|---|---|
| Sir Mackenzie Bowell, President, | Belleville, Ont.; | January, 1886 ; | February, 1903. |
| Rev. Amos Campbell, Vice-President, | " | " 1893 ; | " |
| John Bell, K.C., Director, | " | " 1886 ; | " |
| Henry Monck, | " | March, 1901 ; | " |
| W. H. Biggar, Director, | " | " 1900 ; | " |
| Stephen Burrows, Director, | " | January, 1895 ; | " |
| W. P. Hudson, Director, | " | November, 1897 ; | " |
| J. P. C. Phillips, Manager, | " | December, 1878 ; | " |

A. Permanent capital stock : Total amount authorized, $250,000 ; total amount subscribed, $225,000, as more particularly set out in Schedule A hereto.

### Schedule A

(*a*) *Fixed and permanent capital stock created by virtue of Building Society Acts* :—

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | No. shares. | Par value. | — | | |
| | | $ | $ | $ | $ |
| 1. Fully called ..... | 4,500 | 50 | 225,000 | 221,732 | 3,268 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | |
|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders).** | | |
| *A.—Permanent Capital Stock or Shares.* | | |
| 1. (*a*) Ordinary joint stock capital fully called; total called, $225,000; total paid thereon | $ 221,732 00 | |
| 4. (*d*) Dividends declared in respect of (1), but not yet paid | 5,543 29 | |
| 6. (*f*) Reserve fund in respect of (1) | 21,000 00 | |
| 7. (*g*) Contingent Fund in respect of (1) | 152 59 | |
| | | $ 248,427 88 |
| **Liabilities to the Public.** | | |
| 27. Deposits payable on demand | $ 121,928 59 | |
| 28. Interest on deposits, due or accrued or capitalized $3,944.43 | | |
| 29. Debentures issued in Canada | 55,000 00 | |
| | | 176,928 59 |
| Total liabilities | | $425,356 47 |

Cr. *Assets*

| | | |
|---|---|---|
| **I.—Assets of which the Corporation is the Beneficial Owner.** | | |
| *B.—Debts secured by Mortgages of Land.* | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | $333,207 12 | |
| 10. (*b*) Debts secured by mortgaged land held for sale | 68,593 37 | |
| | | $401,800 49 |
| *E.—Cash.* | | |
| 31. (*a*) On hand | 1,396 65 | |
| 32. (*b*) In bank | 21,453 46 | |
| | | 22,850 11 |
| *F.—Assets not hereinbefore mentioned.* | | |
| 37. (*a*) Office furniture | | 705 87 |
| Total assets | | $425,356 47 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | |
|---|---|
| **I.—Received by the Corporation for its Own Use.** | |
| *A.—Balance from 31st December, 1900.* | |
| 1. (*b*) Cash not already shown under (1): | |
| 2. (i) On hand | 1,070 38 |
| (ii) In bank | 10,906 39 |
| *B.—Sums received wholly or partly on Capital Stock.* | |
| 4. (*a*) Payments on permanent capital | 200 00 |
| *C.—Receipts on account of Investments, Loans or Debts.* | |
| (*a*) On mortgages of realty: | |
| 10. (i) Principal | 68,767 96 |
| 11. (ii) Interest | 21,813 18 |
| *F.—Borrowed Money.* | |
| 26. (*b*) Borrowed by taking deposits | 72,181 81 |
| *G.—Receipts from other sources.* | |
| 30. (*a*) Realized on collaterals | 2,000 00 |
| Totals | $176,939 72 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | | |
|---|---|---|
| 1. (*a*) | Loaned on mortgages of realty | $ 46,535 15 |
| 7. (*d*) | Incumbrances on realty paid off | 5,174 48 |
| (*e*) | Insurance or taxes advanced on property mortgaged to the Corporation | 559 79 |

B.—*Expended on Stock Account.*

| | | |
|---|---|---|
| 8. | Dividends paid on permanent stock | 11,078 48 |

C.—*Borrowed Money (other than foregoing) or Interest thereon paid, viz :*

| | | |
|---|---|---|
| 18 (*a*) | Bank account (principal and interest) | 7 61 |
| 19. (*b*) | Deposits : Principal, $76,303 33 ; interest, $3,944.43 | 80,247 76 |
| 20. (*c*) | Debentures issued in Canada : Principal, $5,000 ; interest, $2,587.50 | 7,587 50 |

D.—*Management Expenses (other than foregoing).*

| | | |
|---|---|---|
| 25. (*a*) | Salaries and fees | 2,143 59 |
| 26. (*b*) | Commission or brokerage | 78 00 |
| 28. (*d*) | Stationery, postage, printing and advertising | 130 24 |
| 29. (*e*) | Law costs | 6 75 |
| 30. (*f*) | Fuel, rent, taxes (other than in 7 and 32) and rates | 275 80 |
| 31. (*g*) | Travelling expenses | 9 75 |
| 32. (*h*) | Registration fees | 55 00 |

E.—*Other Expenditures, viz :*

| | | |
|---|---|---|
| 33. (*a*) | Ontario tax | 144 30 |
| 34. (*b*) | Municipal tax | 55 41 |

F.—*Balance.*

| | | |
|---|---|---|
| 37. (*a*) | Cash on hand and in bank | 22,850 11 |
| | Totals | $176,939 72 |

MISCELLANEOUS STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902. $5,000.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. None.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 3½ per cent. : on debentures, 4½ per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, about 6 per cent.
7. Of the mortgages held by the Corporation $401,800.49 is on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901, $5,174.48.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. No., 5 ; amount, $7,410.49.
10. Aggregate market value of the land mortgaged to the Corporation, $720,000.
11. How often are the securities held by the Corporation valued ? No specified time.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively ? The Manager, $20,000. By Guarantee Company, $10,000, and by private sureties, $10,000.
13. When were the accounts of the Corporation last audited ? 31st December, 1901.
14. Names and address of the auditors respectively for 1901 and 1902 (if appointed) : E. H. Bird, Accountant, Bank of Commerce ; J. P. Thompson, City Treasurer, for both 1901 and 1902.

## HOME SAVINGS AND LOAN COMPANY, LIMITED.

*Head Office, Toronto, Ontario.*

### Constating Instruments.

1877, April 25. Incorporated by Letters Patent under the Ontario Joint Stock Companies Letters Patent Act (R.S.O. 1877, c. 150). Lib. 5, No. 35.

1879. 42 V. c. 55 (D.) empowered the Company to acquire the property and assets of the Toronto Savings Bank.

For the lending and the borrowing powers see the Letters Patent above cited, and the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Home Savings and Loan Company, Limited, of Toronto, Ont., at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 78 Church street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December. 1901, were as follows, together with their respective terms of office :

Eugene O'Keefe, President, Toronto ; 21st February. 1901, 20th February, 1902.
John Foy, Vice-President, " " "
John Ryan, Director, " " "
Wm. T. Murray, " " " "
Edward Stock " Mimico " "
James Mason, Manager and Secretary, Toronto ; 21st December, 1878.

A. Permanent capital stock : total amount authorized, $2,500,000 ; total amount subscribed, $2,000,000, as more particularly set out in Schedule A hereto.

### Schedule A.

(*b*) *Fixed and permanent capital stock created by virtue of Joint Stock Companies Act or Private Acts.*

Only one call made 10 per cent. Stock allotted at different times, last allotment 5th February, 1894.

| Description. | No of shares. | Par value of shares. | Total amount held. | Total amount paid thereon. | Total remaining unpaid on calls. |
|---|---|---|---|---|---|
| | | $ | $ c. | $ c. | $ c. |
| 2. 10 per cent. called. | 20,000 | 100 | 2,000,000 00 | 200,000 00 | nil. |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

### Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).

A.—*Permanent Capital Stock or Shares.*

| | | | |
|---|---|---|---|
| 2. | (*b*) Ordinary joint stock capital, 10 per cent. called : total called, $200,000 ; total paid thereon | $200,000 00 | |
| 4. | (*d*) Dividends declared in respect of (2), but not yet paid | 7,000 00 | |
| 5. | (*e*) Unappropriated profits in respect of (2) | 2,543 39 | |
| 6. | (*f*) Reserve Fund in respect of (2) | 200,000 00 | |
| 7. | (*g*) Contingent Fund in respect of (2) | 65,000 00 | |
| | | | $474,543 39 |

Liabilities to the Public.

| | | | |
|---|---|---|---|
| 27. | Deposits payable on notice | $2,424,716 48 | |
| 28 | Interest on deposits, due or accrued or capitalized | 75,006 27 | |
| 41. | Directors' compensation | 2,500 00 | |
| | | | 2,502,222 75 |
| | Total liabilities | | $2,976,766 14 |

BALANCE SHEET.—*Continued.*

*Assets.*

CR.

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.

A.—*Immovable Property Owned Beneficially by Corporation.*

| | | | |
|---|---|---|---|
| 1. (*a*) | Office premises situate as follows : | | |
| 2. | (i) At Toronto held in Freehold | $27,000 00 | |
| 5. (*b*) | Freehold land (including buildings) other than foregoing | 9,321 38 | |
| | | | $36,321 38 |

B.—*Debts Secured by Mortgages of Land.*

| | | | |
|---|---|---|---|
| 9. (*a*) | Debts (other than item 10) secured by mortgages of land | 697,195 13 | |
| 10. (*b*) | Debts secured by mortgaged land held for sale | 80,791 25 | |
| 11. (*c*) | Interest due or accrued on items 9 and 10 and not included therein | 13,371 70 | |
| | | | 791,358 08 |

C.—*Debts not above enumerated of which the Corporation holds securities as follows:*

| | | | |
|---|---|---|---|
| 20. (*h*) | Debts secured only by permanent stock or shares of the Corporation. Principal | 10,021 16 | |
| 22. (*j*) | Debts secured on the collateral securities of stocks, bonds and debentures other than above. Principal | 1,839,882 37 | |
| 24. (*l*) | Debts secured by one-third interest in lands | 28,997 15 | |
| 26. (*n*) | Interest due or accrued on items 20 to 24 and not included therein | 3,622 26 | |
| | | | 1,882,532 94 |

E.—*Cash.*

| | | | |
|---|---|---|---|
| 31. (*a*) | On hand | 1,657 68 | |
| 22. (*b*) | In bank at Toronto | 165,536 06 | |
| | | | 167,193 74 |

F.—*Assets not hereinbefore mentioned.*

| | | | |
|---|---|---|---|
| 37. (*a*) | Office furniture | 1,200 00 | |
| 38. (*b*) | Debentures of the Niagara Navigation Co. | 98,160 00 | |
| | | | 99,360 00 |
| | Total assets | | $2,976,766 14 |

CASH ACCOUNT.

*Receipts for the year ending 31st December, 1901.*

I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.

| | A.—*Balance from 31st December, 1900.* | (Col. 1.) | (Col. 4.) |
|---|---|---|---|
| (*b*) | Cash not already shown under (1) ) : | | |
| 2. | (i) On hand | $2,636 99 | |
| 3. | (ii) In bank | 108,601 96 | |
| | | | $111,238 95 |

C.—*Receipts on account of Investments, Loans or Debts.*

| | | | |
|---|---|---|---|
| (*a*) | Mortgages of realty : | | |
| 10. | (i) Principal | 77,254 77 | |
| 11. | (ii) Interest | 52,968 20 | |
| | | | 130,222 97 |
| (*b*) | On other securities : | | |
| 12. | (i) Principal | 3,965,227 47 | |
| 13. | (ii) Interest or Dividends | 98,303 30 | |
| | | | 4,063,530 77 |

D.—*Receipts from Real Estate Owned Beneficially by Corporation.*

| | | | |
|---|---|---|---|
| 17. (*b*) | Rents | 454 50 | 454 50 |

F.—*Borrowed Money.*

| | | | |
|---|---|---|---|
| 26. (*b*) | Borrowed by taking deposits | 3,305,174 06 | 3,305,174 06 |

G.—*Receipts from other sources, viz.:*

| | | | |
|---|---|---|---|
| 30. (*a*) | Insurance Premiums and Solicitors' charges refunded by mortgagors | 1,028 42 | 1,028 42 |
| | Totals | | $7,611,649 67 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

| | A.—*Sums Loaned or Invested on Capital Account.* | (Col. 1.) | (Col. 4.) |
|---|---|---|---|
| 1. | (*a*) Loaned on mortgages of realty | $85,406 54 | |
| | (*b*) Loaned or invested in other securities, viz.: | | |
| 2. | (i) On the collateral security of stocks, bonds and debentures | 4,129,022 26 | |
| | | | $4,214,428 80 |
| | B.—*Expended on Stock Account.* | | |
| 8. | Dividends paid on permanent stock | 14,000 00 | 14,000 00 |
| | C.—*Borrowed Money (other than foregoing) or interest paid thereon, viz.:* | | |
| 19. | (*b*) Deposits: Principal, $3,192,090.02; interest, $3,456 29 | 3,195,546 31 | 3,195,546 31 |
| | D.—*Management Expenses (other than foregoing).* | | |
| 25. | (*a*) Salaries and fees, including directors' and auditors' fees | 16,675 00 | |
| 26. | (*b*) Commission or brokerage | 254 59 | |
| 28. | (*d*) Stationery, postage, printing and advertising | 1,580 13 | |
| 29. | (*e*) Law Costs | 39 50 | |
| 30. | (*f*) Fuel, rent, taxes (other than 7 and 32) and rates | 1,746 60 | |
| 32. | (*h*) Registration fees | 185 00 | |
| | | | 20,480 82 |
| | F.—*Balance.* | | |
| 37. | (*a*) Cash on hand and in Banks | | 167,193 74 |
| | Totals | | $7,611,649 67 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. All deposits which are all subject to notice.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. Mortgages, $120,271.74, and all loans on collaterals.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 3½ per cent. Debentures none.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, about 5 per cent.; on other securities, about 5 per cent.
7. Of the mortgages held by the Corporation all are on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1901, $7,476.22.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901: Number, 14; amount, $46,191.32.
10. Aggregate market value of the land mortgaged to the Corporation, $1,618,155.00.
11. How often are the securities held by the Corporation valued? Mortgages when occasion requires, other loans continuously.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? All under bond, manager, $8,000; accountant, $4,000; teller, $5,000; two ledger keepers, each, $4,000; two clerks, each, $3,000; two clerks, each, $1,000. By Guarantee Company and by private sureties.
13. When were the accounts of the Corporation last audited? Audited daily and completed at end of year.
14. Names and address of the auditors respectively for 1901 and 1902 (if appointed). John M. Sullivan, John G. Hall, Toronto.

## THE HURON AND BRUCE LOAN AND INVESTMENT COMPANY.

*Head Office, Goderich, Ontario.*

Incorporated under the Building Societies Act (R.S.O. 1877, c. 164), by declaration filed with the Clerk of the Peace for the County of Huron, 27th January, 1885.

The lending and borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Huron and Bruce Loan and Investment Company of Goderich, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on North street, in the Town of Goderich, in the Province of Ontario.

The Board is constituted of eight directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | |
|---|---|---|
| Francis Jordan, President, Goderich ; | 5th February, 1901 ; | Annual Meeting, 1903. |
| J. M. Roberts, Director, Dungannon ; | " | " |
| H. C. Dunlop, " Goderich ; | " | " |
| P. Holt, " " | 23rd July, 1901 ; | " |
| Lord Strathcona and Mount Royal, Director, Ottawa; | 5th February, 1901 ; | " |
| W. Proudfoot, Director, Goderich : | 23rd July, 1901 ; | " |
| J. H. Colborne, " " | 5th February, 1901 ; | " |
| D. H. Naftel, " " | " | " |
| Horace Horton, Manager and Secretary, Goderich ; | " | " |

A. Permanent capital stock : total amount authorized $500,000 ; total amount subscribed, $206,400, as more particularly set out in Schedule A. hereto.

### Schedule A.

(a)—*Fixed and permanent capital stock created by virtue of Building Society Acts.*

No formal call made. Shareholders permitted to pay part or all of their shares as they chose.

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | No. of shares. | Par value of shares. | — | | |
| | | $ | $ | $ c. | $ c. |
| 1. Fully called .... ..... ..... | 4,128 | 50 | 206,400 | 180,433 55 | 25,966 45 |

List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

*Capital and Liabilities.*

Dr.

| | | |
|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders).** | | |
| *A.—Permanent Capital Stock or Shares.* | | |
| 1. (*a*) Ordinary permanent capital, total paid thereon | $ 180,433 55 | |
| 4. (*d*) Dividends declared in respect of (1), but not yet paid | 3,608 60 | |
| 7. (*g*) Contingent fund in respect of (1) | 3,974 82 | |
| | | $188,016 97 |
| **Liabilities to the Public.** | | |
| 27. Deposits payable on notice | | 46,816 17 |
| Total liabilities | | $ 234,833 14 |

*Assets.*

Cr.

| | | |
|---|---|---|
| I.—Assets of which the Corporation is the Beneficial Owner. | | |
| *B.—Debts secured by Mortgages of Land.* | | |
| 9. (*a*) Debts (other than item 10) secured by mortgage of land | $ 213,484 99 | |
| 10. (*b*) Debts secured by mortgaged land held for sale | 6,646 66 | |
| | | $ 220,131 65 |
| *E.—Cash.* | | |
| 31. (*a*) On hand | $ 960 98 | |
| 32. (*b*) In bank | 13,096 66 | |
| | | 14,057 64 |
| *F.—Assets not hereinbefore mentioned.* | | |
| 37. (*a*) Office furniture | | 643 85 |
| Total assets | | $ 234,833 14 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | Col. 1. | Col. 4. Total. |
|---|---|---|
| I.—Received by the Corporation for its Own Use. | | |
| *A.—Balance from 31st December, 1900.* | | |
| 1. (*b*) Cash (not already shown under (1)): | | |
| 2. (i) On hand | | $ 811 84 |
| 3. (ii) In bank | | 7,805 86 |
| *C.—Receipts on account of Investments, Loans or Debts.* | | |
| (*a*) On mortgages of realty: | | |
| 10. (i) Principal | $ 27,212 05 | |
| 11. (ii) Interest | 11,605 55 | |
| On other securities: | | |
| 13. (ii) Interest or dividends | 254 21 | |
| | | 39,071 81 |
| *D.—Receipts from Real Estate owned Beneficially by Corporation.* | | |
| 16. (*a*) Sales | $ 4,515 00 | 4,515 00 |
| *F.—Borrowed Money.* | | |
| 26. (*b*) Borrowed by taking deposits | 48,017 56 | 48,017 56 |
| Total | | $ 100,222 07 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

| | | Col. 1. | Col. 4. |
|---|---|---|---|
| | **A.—*Sums Loaned or Invested on Capital Account.*** | | |
| 1. | (*a*) Loaned on mortgages of realty | | $18,148 29 |
| 7. | (*e*) Insurance, or taxes advanced on property mortgaged to Corporation | | 33 47 |
| | **B.—*Expended on Stock Account.*** | | |
| 8. | Dividends paid on permanent stock | $7,217 20 | 7,217 20 |
| | **C.—*Borrowed Money (other than foregoing) or interest thereon paid.*** | | |
| 19. | (*b*) Deposits: principal, $58,391.49; interest, $77.80 | 58,469 29 | 58,469 29 |
| | **D.—*Management Expenses (other than foregoing).*** | | |
| 25 | (*a*) Salaries and fees | 1,170 00 | |
| 26. | (*b*) Commission or brokerage | 35 50 | |
| 27. | (*c*) Advances to agents | 8 35 | |
| 28. | (*d*) Stationery, postage, printing and advertising | 64 98 | |
| 29. | (*e*) Law costs | 500 00 | |
| 30. | (*f*) Fuel, rent, taxes (other than 7 and 32) and rates | 487 35 | |
| 32. | (*h*) Registration fees | 30 00 | |
| | | | 2,296 18 |
| | **F.—*Balance.*** | | |
| 37. | (*a*) Cash on hand in bank | | 14,057 64 |
| | Totals | | $100,222 07 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. $10,569.90.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 3 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 5½ per cent.
7. Of the mortgages held by the Corporation all are on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1901. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.
10. Aggregate market value of the land mortgaged to the Corporation? $275,000.
11. How often are the securities held by the Corporation valued? At date of acceptance.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager-Treasurer, $30,000.00. By private sureties.
13. When were the accounts of the Corporation last audited? 31st December, 1901.
14. Names and addresses of auditors respectively for 1901: W. R. Robertson and H. W. Ball, Goderich, Ontario.

## THE HURON AND ERIE LOAN AND SAVINGS COMPANY.

*Head Office, London, Ont.*

### Constating Instruments.

1864. Declaration of incorporation under the Building Societies Act (Consol. Stat. U. C. c. 53) filed with the Clerk of the Peace for the County of Middlesex, 18th March, 1864. The original corporate name was The Huron and Erie Savings and Loan Society.

1876. The corporate name was changed to The Huron and Erie Loan and Savings Company by the Act of Ontario, 69 Vic. c. 95.

1896. The Dominion Act, 53 V. c. 49, limited the borrowing powers ; regulated the issue, transfer and registration of debentures ; prohibited loans on stock or to directors, etc. See Statutes of Canada, 1899, 62-3 Vic. c. 115.

### Annual Statement

Of the condition and affairs of the Huron and Erie Loan and Savings Company, of London, Ontario, at 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 442 Richmond street, in the City of London, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | |
|---|---|---|
| John W. Little, President, London, Ont. ; | February, 1902 ; | February, 1903. |
| Phillip Mackenzie, Vice-President, London, Ont., | " | " |
| Prof Wm. Saunders, Director, Ottawa, Ont., | " | " |
| F. E. Leonard, Director, London, Ont , | " | " |
| V. Cronyn, Director, London, Ont., | " | " |
| John Labatt, Director, London, Ont., | " | " |
| Geo. A. Somerville, Manager and Secretary, London, Ont. | | |

A. Permanent capital stock : Total amount authorized, $3,000,000 ; total amount subscribed, $3,000,000, as more particularly set out in Schedule A hereto.

### Schedule A.

(*a*) *Fixed and permanent capital stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation |
|---|---|---|---|---|---|
| | No. of Shares. | Par value. | —— | | |
| | | $ | $ | $ | $ |
| 1. Fully called ..... | 20,000 | 50 | 1,000,000 | 1,000,000 | nil. |
| 2. 20 per cent. called..... | 40,000 | 50 | 2,000,000 | 400,000 | 1,600,000 |
| Totals..... | 60,000 | ..... | 3,000,000 | 1,400,000 | 1,600,000 |

List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| | **Capital (Liabilities to Stockholders or Shareholders).** | | |
| | *A.—Permanent Capital Stock or Shares.* | | |
| 1. (*a*) | Ordinary joint stock capital fully called : Total called, $1,000,000 ; total paid thereon | $1,000,000 00 | |
| 2. (*b*) | Ordinary joint stock capital, 20 per cent. called : Total called, $400,000; total paid thereon | 400,000 00 | |
| 4. (*d*) | Dividend declared in respect of (1), (2), but not yet paid | 63,073 98 | |
| 5. (*e*) | Unappropriated profits in respect of (1), (2) | 23,351 29 | |
| 6. (*f*) | Reserve fund in respect of (1), (2) | 925,000 00 | |
| | **Liabilities to the Public.** | | $2,411,425 27 |
| 27. | Deposits payable on notice | $1,509,796 04 | |
| 28. | Interest on deposits capitalized, $45,217.31. | | |
| 29. | Debentures payable in Canada | 2,335,238 55 | |
| 30. | Interest due and accrued on (29) | 34,995 45 | |
| 31. | Debentures payable elsewhere than in Canada | 1,246,326 52 | |
| 32. | Interest due and accrued on (31) | 7,428 28 | |
| 39. | Due on loans in process of completion or to pay assumed mortgages | 28,987 54 | 5,162,772 38 |
| | Total liabilities | | $7,574,197 65 |

Cr. *Assets.*

| | | | |
|---|---|---|---|
| | **I.—Assets of which the Corporation is the Beneficial Owner.** | | |
| | *A.—Immovable Property Owned Beneficially by Corporation* | | |
| 1. (*a*) | Office premises situate as follows :— | | |
| 2. | (i) At 442 Richmond Street, London, Ont., held in freehold | | $15,000 00 |
| | *B.—Debts Secured by Mortgages of Land.* | | |
| 9. (*a*) | Debts (other than item 10) secured by mortgages of land | | 6,788,547 28 |
| | *C.—Debts not above enumerated for which the Corporation hold security as follows :* | | |
| 14. (*b*) | Debts secured by municipal bonds or debentures | $265,090 46 | |
| 17. (*e*) | Debts secured by Dominion Government stock or bonds | 15,100 00 | |
| 22. (*j*) | Debts secured by Life Insurance Policies | 501 00 | 280,691 46 |
| | *E.—Cash.* | | |
| 31. (*a*) | On hand | 2,447 31 | |
| 32. (*b*) | In bank as follows :— | | |
| 33. | (i) In Canada | 278,722 54 | |
| 34. | (ii) In England | 23,776 56 | 304,946 41 |
| | *F.—Assets not hereinbefore mentioned.* | | |
| 37. (*a*) | Permanent Stock of other Corporations fully paid up | | 185,012 50 |
| | Total assets | | $7,574,197 65 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | | | |
|---|---|---|---|
| | **I.—Received by the Corporation for its Own Use.** | | |
| | *A.—Balances from 31st December, 1900.* | (Col. 1.) | (Col. 4.) |
| (*b*) | Cash (not already shown under (1) ) :— | | |
| 2. | (i) On hand | $ 3,644 54 | |
| 3. | (ii) In bank | 188,594 59 | |
| | *C.—Receipts on Account of Investments, Loans or Debts.* | | $192,239 13 |
| (*a*) | On mortgages of realty :— | | |
| 10 | (i) Principal | $705,271 11 | |
| 11. | (ii) Interest | 365,883 13 | |
| (*b*) | On other securities :— | | |
| 12. | (i) Principal | 73,957 64 | |
| 13. | (ii) Interest or dividends | 10,480 87 | |
| (*c*) | Unsecured debts : Retained to pay assumed mortgages | 35,279 61 | |
| | *D.—Receipts from Real Estate Owned Beneficially by Corporation* | | 1,190,872 36 |
| 17 (*b*) | Rents | $ 600 00 | 600 00 |
| | *F.—Borrowed Money.* | | |
| 26. (*b*) | Borrowed by taking deposits | 2,552,831 97 | |
| 27. (*c*) | Borrowed on debentures | 1,285,260 65 | |
| | *G.—Receipts from other sources, viz.:* | | 3,838,092 62 |
| 30. (*a*) | Interest on bank deposits | $8,108 15 | 8,108 15 |
| | Totals | | $5,229,912 26 |

CASH ACCOUNT—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

1.—EXPENDED ON CORPORATION ACCOUNT.

| | A.—*Sums Loaned or Invested on Capital Account.* | (Col. 1.) | (Col. 4.) |
|---|---|---|---|
| 1. | (*a*) Loaned on mortgages of realty (including assumed mortgages, $77,923.43) | $945,544 42 | |
| | (*b*) Loaned or invested in other securities :— | | |
| 2. | (i) Municipal debentures | 114,747 28 | |
| 3. | (ii) Permanent Stock of other Corporations fully paid up | 185,012 50 | |
| | | | $1,245,304 20 |
| | P.—*Expended on Stock Account.* | | |
| 8. | Dividends paid on permanent stock | $126,082 35 | 126,082 35 |
| | C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.* : | | |
| 19. | (*b*) Deposits : Principal, $2,525,869.31 ; Interest, $584 20 | 2,526,453 51 | |
| 20. | (*c*) Debentures payable in Canada : Principal, $656,377.56 ; Interest, $73,172.23 | 729,549 79 | |
| 21. | (*d*) Debentures payable elsewhere : Principal, $211,505.32 ; Interest, $41,712.55 | 253,217 87 | |
| | | | 3,509,221 17 |
| | D.—*Management Expenses (other than foregoing).* | | |
| 25. | (*a*) Salaries and fees | $23,977 80 | |
| 26. | (*b*) Commission or brokerage | 11,407 67 | |
| 28. | (*d*) Stationery, postage, printing and advertising | 2,248 52 | |
| 29. | (*e*) Law costs | 627 99 | |
| 30 | (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates | 3,005 32 | |
| 31. | (*g*) Travelling expenses | 2,384 75 | |
| 32. | (*h*) Registration fees | 255 00 | |
| | (*i*) Insurance and guarantees | 203 54 | |
| | (*j*) Telegrams, telephone, repairs and sundries | 247 54 | |
| | | | 44,358 13 |
| | F.—*Balance.* | | |
| 37. | (*a*) Cash on hand and in banks | | 304,946 41 |
| | Totals | | $5,229,912 26 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation payable in Canada which will mature in 1902. (Including $15,801.51 overdue), $803,626.40.
2. Amount of debentures issued by the Corporation payable elsewhere which will mature in 1902, $438,632 66.
3. Amount of other existing obligations of the Corporation which will mature in 1902 (exclusive of deposits). None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, $939,460.17.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 3 per cent ; on debentures 3.729 per cent. ; on debenture stock, none.
   Average rate of interest per annum on mortgages outstanding at 31st December, 1901, 5.2864 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 5.132 per cent. ; on other securities, 3.820 per cent.
7. Of the mortgages held by the Corporation, $6.789,048 28 is on realty situate in Ontario, and nothing on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901, $21,819.08.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. Number, 14 ; amount, $32,190.
10. Aggregate market value of the land mortgaged to the Corporation, $12,505,758.00.
11. How often are the securities held by the Corporation valued ? Annually.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively ? Manager, $10,000, and seventeen other officers, $34,000 ; $44,000 in all.
    (*b*) By Guarantee Company.
13. When were the accounts of the Corporation last audited ? As at 31st December, 1901.
14. Names and addresses of the auditors respectively for 1901 and 1902 : Geo. F. Jewell, F.C.A., and Alfred A. Booker, London, Ont.

## THE HURON AND LAMBTON LOAN AND SAVINGS COMPANY.

*Head Office, Sarnia.*

Incorporated under the Building Societies Act, R. S. O. 1877, c. 164, by Declaration filed with the Clerk of the Peace for the County of Lambton, 1st November, 1877.

The lending and borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Huron and Lambton Loan and Savings Company o Sarnia, Ontario, at the 31st December, 1901. and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Front street, in the Town of Sarnia, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | |
|---|---|---|
| F. F. Pardee, M.P.P., President, Sarnia ; | 5th February, 1901, | 4th February, 1902. |
| David Milne, Vice-President, Sarnia, | " | " |
| Frank Ward, Director, Wyoming, | " | " |
| Peter Taylor, Director, Sarnia, | " | " |
| Manfred B. Proctor, Director, Sarnia, | " | " |
| Malcolm MacKenzie, Director, Sarnia, | " | " |
| J. Cameron Douglas, Secretary-Treasurer, | " | " |

A.—Permanent capital stock : total amount authorized, $1,000,000 ; total amount subscribed, $399,200, as more particularly set out in Schedule A hereto.

### Schedule A.

(a) *Fixed and permanent capital stock created by virtue of Building Society Acts.*

| Description. | No. of shares. | Par value of shares. | Total amount held. | Total amount paid thereon. | Total remaining unpaid on calls. |
|---|---|---|---|---|---|
| | | $ | $ | $ | |
| 1. Fully called | 6,384 | 50 | 319,200 | 319,200 00 | |
| 2. — per cent. called | 638 | 50 | 31,900 | 6,855 25 | |
| 3. — per cent. called | 962 | 50 | 48,100 | 9,620 00 | |
| Totals | 7,984 | | 399,200 | 335,675 25 | |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | |
|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders).** | | |
| *A.—Permanent Capital Stock or Shares.* | | |
| 1. (*a*) Ordinary joint stock capital fully called : Total called, $319,200 ; total paid thereon | $319,200 00 | |
| 2. (*b*) Ordinary joint stock capital per cent. called : Total called, $6,855.25 ; total paid thereon | 6,855 25 | |
| 3. (*c*) Ordinary joint stock capital 20 per cent. called : Total called, $9,620.00 ; total paid thereon | 9,620 00 | |
| 6. (*f*) Reserve fund in respect of (1), (2) or (3) | 54,000 00 | |
| 7. (*g*) Contingent fund in respect of (1), (2) or (3) | 2,528 56 | |
| | | $392,203 81 |
| **Liabilities to the Public.** | | |
| 27. Deposits | $318,709 10 | |
| 28. Interest on deposits due or accrued or capitalized | 10,029 55 | |
| 29. Debentures issued in Canada | 58,635 00 | |
| 30. Interest due and accrued on (29) | 738 59 | |
| 37. Owing to banks (including interest due or accrued) | 3,779 00 | |
| | | 391,891 24 |
| Total liabilities | | $784,095 05 |

Cr. *Assets.*

| | | |
|---|---|---|
| **I.—Assets of which the Corporation is the Beneficial Owner.** | | |
| *A.—Immovable Property owned Beneficially by Corporation.* | | |
| 1. (*a*) Office premises situate as follows : | | |
| 2. (i) At Sarnia, Ontario, held in freehold | $7,000 00 | |
| 5. (*b*) Freehold land (including buildings) other than foregoing | 10,328 28 | |
| | | $17,328 28 |
| *B.—Debts secured by Mortgages of Land.* | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | $701,706 73 | 701,706 73 |
| *C.—Debts not above enumerated for which the Corporation holds Securities as follows :* | | |
| 14. (*b*) Debts secured by municipal bonds or debentures | 45,956 13 | |
| 20. (*h*) Debts secured only by permanent stock or shares of the Corporation | 17,461 99 | |
| | | 63,418 12 |
| *E.—Cash.* | | |
| 31. (*a*) On hand | | 1,641 92 |
| Total assets | | $784,095 05 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | |
|---|---|
| **Received by the Corporation for its Own Use.** | |
| *A.—Balance from 31st December, 1900.* | |
| (*b*) Cash not already shown under (1): | |
| 2. (i) On hand | $2,536 96 |
| 3. (ii) In bank | 8,703 73 |
| *B.—Sums received wholly or partly on Capital Stock.* | |
| 4. (*aa*) Joint stock capital received in advance of calls | 3,042 34 |
| *C.—Receipts on account of Investmetns, Loans or Debts.* | |
| (*a*) Mortgages of realty, and on other securities : | |
| 10. (i) Principal | |
| 11. (ii) Interest | 201,400 27 |
| *D.—Receipts from real estate owned beneficially by Corporation.* | |
| 17. (*b*) Rent | 502 00 |
| *F.—Borrowed Money.* | |
| 25. (*a*) Bank or other advances, discounts or overdrafts | 3,779 00 |
| 26 (*b*) Borrowed by taking deposits | 447,229 87 |
| 27. (*c*) Borrowed on debentures | 23,070 00 |
| *G.—Receipts from other sources, viz :* | |
| 30. (*a*) General interest | 367 29 |
| Totals | $690,631 46 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | | |
|---|---|---|
| 1. (*a*) | Loaned on mortgages of realty | $ 192,955 42 |
| (*b*) | Loaned or invested in other securities : | |
| | (i) Municipal securities | 18,077 10 |

B.—*Expended on Stock Account.*

| | | |
|---|---|---|
| 8. | Dividends paid on permanent stock | 20,081 55 |

C.—*Borrowed Money (other than foregoing) or Interest Thereon Paid, viz.:*

| | | |
|---|---|---|
| 19. (*b*) | Deposits: Principal, $425,542.27 ; Interest, $10,029.55 | 435,571 82 |
| 20. (*c*) | Debentures issued in Canada: Principal, $16,200 ; Interest, $1,877 51 | 18,077 51 |

D.—*Management Expenses (other than foregoing).*

| | | |
|---|---|---|
| 25. (*a*) | Salaries and fees | 2,941 00 |
| 26. (*b*) | Commission or brokerage | 245 75 |
| 28. (*d*) | Stationery, postage, printing and advertising | 205 42 |
| 30. (*f*) | Fuel, rent, taxes (other than in 7 and 32) and rates | 561 64 |
| 32. (*h*) | Registration fees | 80 00 |

E.—*Other Expenditure viz.:*

| | | |
|---|---|---|
| 33. (*a*) | General interest | 10 94 |
| 34. (*b*) | Insurance, repairs on office buildings, telephone, etc | 95 92 |
| 35. (*c*) | Inspection | 85 47 |

F.—*Balance.*

| | | |
|---|---|---|
| 37. (*a*) | Cash on hand | 1,641 92 |
| | Totals | $ 690,631 46 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of Debentures issued by the Corporation in Canada which will mature in 1902, $38,535.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902, none.
3. Amount of other existing obligations of the Corporation which will mature in 1902, none.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. Estimated $100,000.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 3.17 per cent.; on debentures, 3.50 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 5.26 per cent.
7. Of the mortgages held by the Corporation $593,748 73 is on realty situate in Ontario, and $107,958 00 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. No. 2. Amount, $12,152.01.
10. Aggregate market value of the land mortgaged to the Corporation. Estimated $1,250,000.
11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) What officers of the Corporation are under bond, and for what sum respectively? Manager, $8,000 ; Accountant, $2,000 ; private sureties.
13. When were the accounts of the Corporation last audited? Audited weekly.
14. Names and address of the auditors respectively for 1901. J. D. Stewart and H. Ingram, Sarnia, Ont.

## THE IMPERIAL LOAN AND INVESTMENT COMPANY OF CANADA.

*Head Office, Toronto. (38 Vic. c. 62 (D) s. 2).*

### Constating Instruments.

As recited in the preamble of 38 V. c. 62 (D), the Company was incorporated under the Building Societies Act, Consol. Stat. U. C. chap. 53. The declaration of incorporation was filed on the 19th August, 1869, with the Clerk of the Peace for the County of York. The corporate name was The Imperial Building, Saving and Investment Company (Decl. Book II, 47).

In 1875 the corporate name was changed by 38 V. c. 62 (D) to The Imperial Loan and Investment Company (sec. 1). The existing Corporation was continued under the new name, with its head office at Toronto, (sec. 2)

Section 3 enacts : "3. The said Company shall not under its new name be deemed a new corporation, but it shall have, hold and continue to exercise all the rights, powers and privileges that previously to such change had been held, exercised and enjoyed by the said 'Imperial Building, Saving and Investment Company' in as full and ample a manner as if the said Company had continued to exist under its original name ; and all statutory provisions applicable to the said company shall continue applicable to the said Imperial Loan and Investment Company."

In 1881, by Letters Patent of Canada, dated 11th June, the Company was reincorporated "under *The Canada Joint Stock Companies' Act, 1877*, by the name of the Imperial Loan and Investment Company of Canada (Limited), and as a loan company within the meaning and provisions of the said last mentioned Act, with their now existing capital of one million dollars."

For the lending and the borrowing powers see R.S.C. (1886), c. 119, secs. 88-98 ; and the Loan Corporations Act R.S.O. 1897, c. 205 ; 1900, c. 27.

See Statutes of Canada, 1899, 62-3 Vic. c. 115.

### Annual Statement

Of the condition and affairs of the Imperial Loan Investment Company of Canada, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 32-34 Adelaide street E., in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

James Thorburn, M.D., President, Toronto, Ont. ; one year.
Ald. Daniel Lamb, Vice-President, " "
C. C. Dalton, Director, " "
R. Shaw Wood, " " "
H. M. Pellatt, " " "
Henry Swan, " " "
E. H. Kertland, Managing-Director " "

A.—Permanent capital stock : Total amount authorized, $1,000,000 ; total amount subscribed, $839,850, as more particularly set out in Schedule A hereto.

### Schedule A.

(b) *Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Act or Private Acts.*

| Description. | No. of shares. | Par value of shares. | Total amount held. | Total amount paid thereon. | Total remaining unpaid. |
|---|---|---|---|---|---|
| | | $ | $ c. | $ c. | $ c. |
| 1. Fully called ..... | 6,298½ | 100 | 629,850 | 629,487 41 | 362 59 |
| 2. 40 per cent. called | 2,100 | 100 | 210,000 | 105,103 05 | 104,896 95 |
| Totals..... | 8,398½ | ..... | 839,850 | 734,590 46 | 105,259 54 |

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1901. Not printed.)

## BALANCE SHEET AS AT 31ST DECEMBER, 1901.

DR. *Capital and Liabilities.*

CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS).

*A.—Permanent Capital Stock or Shares.*

| | | | |
|---|---|---|---|
| 1. | (*a*) Ordinary joint stock capital fully called; total called, $629,850.00; total paid thereon | $629,487 41 | |
| 2. | (*b*) Ordinary joint stock capital, 40 per cent called; total called, $84,000; total paid thereon | 84,000 00 | |
| 3. | (*cc*) Joint Stock Capital paid in advance of calls* | 21,103 05 | |
| 4. | (*d*) Dividends declared in respect of (1), (2) and (3), but not yet paid | 18,364 70 | |
| 6. | (*f*) Reserve Fund in respect of (1), (2) and (3) | 160,000 00 | |
| 7. | (*g*) Contingent Fund in respect of (1), (2) and (3) | 14,109 37 | |
| | | | $927,064 53 |

*Liabilities to the Public.*

| | | | |
|---|---|---|---|
| 27. | Deposits payable on demand | $14,231 30 | |
| 29. | Debentures issued in Canada | 72,250 00 | |
| 30. | Interest due and accrued on (29) | 1,305 85 | |
| 31. | Debentures issued elsewhere than in Canada | 499,153 49 | |
| 32. | Interest due and accrued on (31) | 5,260 05 | |
| | | | 592,200 69 |
| | Total liabilities | | $1,519,265 22 |

*2,100 shares issued, 40 per cent. called, but permission given to pay in full, of which permission some have availed themselves.

CR. *Assets.*

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.

*A—Immovable Property Owned Beneficially by Corporation.*

| | | | |
|---|---|---|---|
| 5. | (*b*) Freehold land (including buildings) other than foregoing | $103,351 20 | |
| 6. | (*c*) Leasehold land (including buildings) other than foregoing | 27,560 00 | |
| | | | $130,911 20 |

*B.—Debts Secured by Mortgages of Land.*

| | | | |
|---|---|---|---|
| 9. | (*a*) Debts (other than item 10) secured by mortgages of land | $1,005,382 32 | |
| 10. | (*b*) Debts secured by mortgaged land held for sale | 135,367 19 | |
| | | | 1,140,749 51 |

*C.—Debts not above Enumerated for which the Corporation holds Securities as follows:*

| | | | |
|---|---|---|---|
| 20. | (*h*) Debts secured only by permanent stock or shares of the corporation. | $52,102 65 | |
| 22. | (*j*) Debts secured by stock of various banks, etc., on call | 160,312 40 | |
| | | | 212,415 05 |

*D.—Cash.*

| | | | | |
|---|---|---|---|---|
| 31. | (*a*) On hand | | $890 66 | |
| 32. | (*b*) In banks | $35,145 39 | | |
| | Less owing banks in Toronto and London, Eng. | 846 59 | | |
| | | | 34,298 80 | |
| | | | | 35,189 46 |
| | Total assets | | | $1,519,265 22 |

## CASH ACCOUNT.

*Receipts for the year ending 31st December, 1901.*

I —RECEIVED BY THE CORPORATION FOR ITS OWN USE.

*A.—Balances from 31st December, 1900.*

| | | (Total, Col. 4) |
|---|---|---|
| | (*b*) Cash (not already shown under (1)): | |
| 2. | (i) On hand | $ 1,610 42 |
| 2. | (ii) In bank | 25,576 06 |

*B.—Sums Received wholly or partly on Capital Stock.*

| | | |
|---|---|---|
| 4. | (*aa*) Joint Stock Capital received in advance of call | 1,866 40 |
| 5. | (*b*) Premium on (4) | 50 |

*C—Receipts on account of Investments, Loans or Debts.*

| | | |
|---|---|---|
| | (*a*) On mortgages of realty:— | |
| 10. | (i) Principal | 173,838 54 |
| 11. | (ii) Interest | 63,092 02 |
| | (*b*) On other securities:— | |
| 12. | (i) Principal | 178,177 21 |
| 13. | (ii) Interest or dividends | 5,608 88 |

*D.—Receipts by Real Estate owned Beneficially by Corporation.*

| | | |
|---|---|---|
| 17. | (*b*) Rents | 26,096 99 |

*F.—Borrowed Money.*

| | | |
|---|---|---|
| 26. | (*b*) Borrowed by taking deposits | 82,101 73 |
| 27. | (*c*) Borrowed on debentures | 2,190 00 |

*G.—Other Sources.*

| | | |
|---|---|---|
| 30. | (*a*) Interest on bank balances | 188 75 |
| | Totals | $560,347 50 |

CASH ACCOUNT—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

| I.—EXPENDED ON CORPORATION ACCOUNT. | (Total, Col. 4.) |
|---|---|
| A.—*Sums Loaned or Invested on Capital Account.* | |
| 1. (*a*) Loaned on mortgages of realty | $ 32,029 31 |
| (*b*) Loaned or invested in other securities | 281,485 00 |
| E.—*Expended on Stock Account.* | |
| 8. Dividends paid on permanent stock | 36,677 10 |
| C.—*Borrowed Money other than foregoing or Interest thereon Paid, viz.:* | |
| 19. (*b*) Deposits: Principal, $82,072.62; interest, $404.32 | 82,476 94 |
| 20. (*c*) Debentures issued in Canada: Principal, $8,900.00; interest, $3,098.50 | 11,998 50 |
| 21. (*d*) Debentures issued elsewhere: Principal, $45,746.66; interest, $20,295.31. | 66,041 97 |
| D.—*Management Expenses (other than foregoing).* | |
| 25. (*a*) Salaries and fees | 8,558 00 |
| 26. (*b*) Commission or brokerage | 2,268 81 |
| 28. (*d*) Stationery, postage, printing and advertising. | 388 77 |
| 29. (*e*) Law costs | 300 00 |
| 30. (*f*) Fuel, rent and taxes | 2,388 64 |
| 31. (*g*) Travelling expenses | 415 00 |
| 32. (*h*) Registration fee | 130 00 |
| F.—*Balance.* | |
| 37. (*a*) Cash on hand and in banks | 35,189 46 |
| Totals | $560,347 50 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902, $37,700.00.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902, $189,824.33.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, $475,235 40.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 3 per cent; on debentures, 3.80 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 5.5 per cent.; on other securities, 5 per cent.
7. Of the mortgages held by the Corporation, $691,897.47 is on realty situate in Ontario, and is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1900, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901, none.
10. Aggregate market value of land mortgaged to the Corporation, $2,700,000.
11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager director, $5,000; accountant, $3,000; cashier, $1,000; clerk, $1,000.
    (*b*) By Guarantee Company.
13. When were the accounts of the Corporation last audited? To 31st December, 1901.
14. Names and addresses of the auditors for 1901: John C. Copp and T. E. P. Trew, Toronto.

## THE INDUSTRIAL MORTGAGE AND SAVINGS COMPANY.

*Head Office, Sarnia.*

Incorporated under the Building Societies Act, R.S.O., 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 20th August, 1889.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

### Annual Statement

Of the condition of affairs of the Industrial Mortgage and Savings Company, of Sarnia, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Front street, in the Town of Sarnia, in the Province of Ontario.

The board is constituted of ten directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :—

| | | | | |
|---|---|---|---|---|
| John Cowan, President, Sarnia, | January, | 1900 ; | January, | 1902. |
| Arch. Gibb, Vice-President, Sarnia, | " | 1901 ; | " | 1903. |
| Jas. C. Wood, 2nd Vice-President, Langbank, | " | " | " | " |
| Thomas Howden, Director, Watford, | " | " | " | " |
| Thomas Symington, Director, Sarnia, | " | " | " | " |
| Arch. McIntyre, Director, Napier, | " | 1900 ; | " | 1902. |
| Peter Grant, Director, Avonroy, | " | " | " | " |
| James Purvis, Director, Sarnia, | " | 1901 ; | " | 1903. |
| Wm. Armstrong, Director, Wyoming, | " | 1900 ; | " | 1902. |
| John McFarlane, D rector, Mandaumin, | " | " | " | " |

D. N. Sinclair, Manager, Sarnia, August, 1900.

A. Permanent capital stock : Total amount authorized, $500,000 ; total amount subscribed, $400,500, as more particularly set out in Schedule A hereto.

### Schedule A.

(a) *Fixed and Permanent Capital Stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | No. of shares. | Par value of shares. | — | | |
| | | $ | $ c. | $ c. | $ c. |
| 1. Fully called..... | 8,010 | 50 | 400,500 00 | 392,376 43 | 8,123 57 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

*Capital and Liabilities.*

| | | | |
|---|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders.)** | | | |
| *A.—Permanent Capital Stock or Shares.* | | | |
| 1. (*a*) Ordinary joint stock capital fully called : Total called, $400,500 ; total paid thereon | | $ 392,376 43 | |
| 4. (*d*) Dividends declared in respect of (1), but not yet paid | | 11,732 50 | |
| 6. (*f*) Reserve fund in respect of (1) | | 82,920 13 | |
| | | | $ 487,029 06 |
| **Liabilities to the Public.** | | | |
| 27. Deposits payable on notice | | $ 429,081 58 | |
| 28. Interest on deposits, due or accrued or capitalized | | 11,678 81 | |
| 29. Debentures issued in Canada | | 192,495 73 | |
| 30. Interest due and accrued on (29) | | 2,719 37 | |
| | | | 635,975 49 |
| Total liabilities | | | $1,123,004 55 |

| Cr. | *Assets.* | | |
|---|---|---|---|
| **Assets of which the Corporation is the Beneficial Owner.** | | | |
| *B.—Debts secured by Mortgages of Land.* | | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | | $1,050,188 99 | |
| 11. (*c*) Interest due or accrued on item 9 and not included therein | | 2,782 80 | |
| | | | $1,052,971 79 |
| *C.—Debts not above enumerated for which the Corporation holds Securities as follows :* | | | |
| 14. (*b*) Debts secured by municipal bonds or debentures | | $ 45,482 04 | |
| 20. (*h*) Debts secured only by permanent stock or shares of the Corporation | | 10,987 16 | |
| | | | 56,469 20 |
| *E.—Cash.* | | | |
| 31. (*a*) On hand | | $ 1,952 31 | |
| 32. (*b*) In bank | | 11,111 25 | |
| | | | 13,063 56 |
| *F.—Assets not hereinbefore mentioned.* | | | |
| 39. (*a*) Office furniture | | | 500 00 |
| Total assets | | | $1,123,004 55 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | | | |
|---|---|---|---|
| **Received by the Corporation for its Own Use.** | | | |
| *A.—Balances from 31st December, 1900.* | Col. (1). | Total Col. (4) | |
| 2. (i) On hand | | $ 3,241 64 | |
| (ii) In bank | | 33,587 81 | |
| *B.—Sums Received Wholly or Partly on Capital Stock.* | | | |
| 4. (*a*) Call on joint stock permanent capital | $ 3,172 80 | | |
| 5. (*b*) Premium on (4) | 125 00 | | |
| | | 3,297 80 | |
| *C.—Receipts on Account of Investments, Loans or Debts.* | | | |
| (*a*) On mortgages of realty : | | | |
| 10. (i) Principal | $ 141,824 12 | | |
| 11. (ii) Interest | 47,730 79 | | |
| (*b*) On other securities : | | | |
| 12 (i) Principal | 38,401 88 | | |
| 13. (ii) Interest or dividends | 2,723 96 | | |
| | | 230,680 75 | |
| *F.—Borrowed Money.* | | | |
| 26. (*b*) Borrowed by taking deposits | $ 659,531 60 | | |
| 37. (*c*) Borrowed on debentures | 91,946 55 | | |
| | | 751,478 15 | |
| *G.—Receipts from other Sources, viz. :* | | | |
| 30. (*a*) General interest | | 679 15 | |
| Totals | | $1,022,965 30 | |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | | (Col. 1) | Total Col (4). |
|---|---|---|---|
| 1. | (*a*) Loaned on mortgages of realty | $ 248,221 57 | |
| | (*b*) Loaned or invested in other securities, viz. : | | |
| 2. | (i) Municipal debentures | 35,868 39 | |
| 3. | (ii) Permanent stock | 7,306 06 | |
| | | | $ 291,396 02 |

B.—*Expended on Stock Account.*

| | | | |
|---|---|---|---|
| 8. | Dividends paid on permanent stock | $ 23,337 55 | 23,337 55 |

C.—*Borrowed Money (other than foregoing) or Interest thereon paid, viz. :*

| | | | |
|---|---|---|---|
| 18. | (*a*) Bank account (principal and interest) | | 2 10 |
| 19. | (*b*) Deposits : Principal, $595,476.47 ; Interest, $307.70 | | 595,784 17 |
| 20. | (*c*) Debentures issued in Canada : Principal, $87,175.00; interest, $7,339.95 | | 94,514 95 |

D.—*Management Expenses (other than foregoing.)*

| | | | |
|---|---|---|---|
| 25. | (*a*) Salaries and fees | 3,092 95 | |
| 27. | (*c*) Commission or brokerage | 352 52 | |
| 28. | (*d*) Stationery, postage, printing and advertising | 331 64 | |
| 30. | (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates | 915 65 | |
| 31. | (*g*) Travelling expenses | 69 19 | |
| 32. | (*h*) Registration fee | 105 00 | |
| | | | 4,866 95 |

F.—*Balance.*

| | | |
|---|---|---|
| 37. | (*a*) Cash on hand and in bank | 13,063 56 |
| | **Total** | $1,022,965 30 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of Debentures issued by the Corporation in Canada which will mature in 1902, $60,844.
2. Amount of Debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by Corporation which will mature and become payable to the Corporation in 1902, $91,482.05.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 3 per cent. ; on debentures, 3.86 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 5 05 per cent.
7. Of the mortgages held by the Corporation all are on realty situate in Ontario.
8. Loans written off or transferred to real estate during 1901. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.
10. Aggregate market value of the land mortgaged to the Corporation, estimated $1,750,000.
11. How often are the securities held by the Corporation valued? Annually, or in the case of doubtful loans oftener.
12. (*a*) What Officers of the Corporation are under bond and for what sum respectively? Manager, $12,000 ; accountant, $6,000, and assistant, $1,000. By private sureties.
13. When were the accounts of the Corporation last audited? Audited monthly.
14. Names and address of the auditors respectively for 1901 and 1902 (if appointed). John Brebner and John Farquharson, Sarnia.

## THE LAMBTON LOAN AND INVESTMENT COMPANY.

*Head Office, Sarnia, Ontario.*

Incorporated under the Building Societies Act, 9 Vic. c. 90 (Province of Canada) by declaration filed on 27th March, 1847, with the Clerk of the Peace for the Western District. The original corporate name was "The Port Sarnia Building Society." The society was re-organized as "The Lambton Permanent Building and Investment Society," under chapter 53 of the Consolidated Statutes of Upper Canada, by declaration filed 19th June, 1855, with the Clerk of the Peace for the County of Lambton. This latter corporate name was changed by Order-in-Council, 4th June, 1880, to The Lambton Loan and Investment Company.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

### Annual Statement

Of the condition and affairs of The Lambton Loan and Investment Company, of Sarnia, Ontario, at the 31st of December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Front Street, in the Town of Sarnia, in the Province of Ontario.

The Board is constituted of eight directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | | | |
|---|---|---|---|---|
| F. W. Kittelmaster, President and Managing Director, Sarnia; | January, | 1901; | January, | 1903. |
| Isaac Unsworth, Vice-President, Florence; | " | 1902; | " | 1904. |
| John Paul, Director, Sarnia; | " | " | " | " |
| Norman S. Guid, Director, Sarnia; | " | " | " | " |
| A. Laing, Director, Wyoming; | " | 1901; | " | 1903. |
| Thomas Boulton, Director, Moore; | " | " | " | " |
| Robert MacKenzie, Director, Sarnia; | " | " | " | " |
| Antrobus C. Clark, Sec.-Treas. and Assistant Manager, Sarnia. | | | | |

A. Permanent capital stock: total amount authorized, $1,000,000; total amount subscribed, $500,000, as more particularly set out in Schedule A hereto.

### Schedule A.

*(a.)—Fixed and permanent capital stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | No. of shares. | Par value of shares. | — | | |
| | | $ | $ | $ | $ |
| 1. Fully called | 10,000 | 50 | 500,000 | 500,000 | |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| | **Capital (Liabilities to Stockholders or Shareholders).** | | |
| | *A.—Permanent Capital Stock or Shares.* | | |
| 1. (*a*) | Ordinary joint stock capital fully called: total called, $500,000; total paid thereon | $500,000 00 | |
| 6. (*f*) | Reserve fund in respect of (1) | 300,000 00 | |
| 7. (*g*) | Contingent fund in respect of (1) | 6,762 86 | |
| | | | $806,762 86 |
| | **Liabilities to the Public.** | | |
| 27. | Deposits: Payable on demand, $6,000, estimated; payable on notice, $582,941.86 | 588,941 86 | |
| 29. | Debentures issued in Canada | 122,330 89 | |
| 30. | Interest due and secured on (29) | 2,192 10 | |
| 37. | Owing to Banks (including interest due or accrued) | 12,859 71 | |
| | | | 726,324 56 |
| | **Total liabilities** | | $1,533,087 42 |

Cr. *Assets.*

| | | | |
|---|---|---|---|
| | **I.—Assets of which the Corporation is the Beneficial Owner.** | | |
| | *A.—Immovable Property Owned Beneficially by Corporation.* | | |
| 1. (*a*) | Office premises situate as follows: | | |
| 2. | (i) At Town of Sarnia, held in freehold | | $6,000 00 |
| | *B.—Debts Secured by Mortgages of Land.* | | |
| 9. (*a*) | Debts (other than item 10) secured by mortgages of land | $1,295,886 40 | |
| 10. (*b*) | Debts secured by mortgaged land held for sale | 3,677 00 | |
| | | | 1,299,563 40 |
| | *C.—Debts not above enumerated for which the Corporation holds securities as follows:* | | |
| 14. (*b*) | Debts secured by municipal bonds or debentures | 56,762 85 | |
| 20. (*h*) | Debts secured only by permanent stock or shares of the Corporation | 20,631 54 | |
| 22. (*j*) | Debts secured by Loan Company Debentures and Pass Books | 126,675 00 | |
| | | | 204,069 39 |
| | *E.—Cash.* | | |
| 31. (*a*) | On hand | 12,684 53 | |
| 32. (*b*) | In banks | 10,770 10 | |
| | | | 23,454 63 |
| | **Total assets** | | $1,533,087 42 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | | | |
|---|---|---|---|
| | **I.—Received by the Corporation for its Own Use.** | | |
| | *A.—Balances from 31st December, 1900.* | | |
| | (*b*) Cash (not already shown under (1)): | | |
| 2. | (i) On hand | $9,027 05 | |
| 3. | (ii) In bank | 65,397 21 | |
| | | | 74,424 26 |
| | *C.—Receipts on Account of Investments, Loans or Debts.* | | |
| | (*a*) Mortgages of realty: | | |
| 10. | (i) Principal | $179,722 37 | |
| 11. | (ii) Interest | 70,762 41 | |
| | (*b*) On debentures: | | |
| 12. | (i) Principal | 50,345 72 | |
| 13. | (ii) Interest | 6,195 09 | |
| | | | 307,025 59 |
| | *F.—Borrowed Money.* | | |
| 25. (*a*) | Bank or other advances, discounts or overdrafts | 12,859 71 | |
| 26. (*b*) | Borrowed by taking deposits | 547,816 79 | |
| 27. (*c*) | Borrowed on debentures | 34,110 00 | |
| | | | 594,786 50 |
| | *G.—Receipts from other sources, viz.:* | | |
| 30. (*a*) | General interest | | 1,820 28 |
| | **Totals** | | $978,056 63 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

| | A.—*Sums Loaned or invested on Capital Account.* | | Total. (Col. 4.) |
|---|---|---|---|
| 1. | (*a*) Loaned on mortgages of realty | $207,608 62 | |
| | (*b*) Loaned or invested in other securities, viz : | | |
| 2. | (i) Loans on Stock | 2,351 90 | |
| 3. | (ii) Loans on Municipal Debentures | 4,952 51 | |
| 4. | (iii) Loan Company Debentures and Pass Books | 115,000 00 | |
| | | | $329,913 03 |
| | B.—*Expended on Stock Account.* | | |
| 8. | Dividends paid on Permanent Stock | 40,000 00 | 40,000 00 |
| | C.—*Borrowed Money (other than the foregoing) or interest paid thereon, viz.:* | | |
| 19. | (*b*) Deposits : Principal, $510,871 67 ; interest, $243.57 | | 511,115 24 |
| 20. | (*c*) Debentures issued in Canada : Principal, $62 000 ; interest, $4,187.49 | | 66,187 49 |
| | D.—*Management Expenses (other than foregoing).* | | |
| 25. | (*a*) Salaries and fees | 5,880 19 | |
| 26. | (*b*) Commission or brokerage | 164 00 | |
| 28. | (*d*) Stationery, postage, printing and advertising | 331 26 | |
| 30. | (*f*) Fuel, rent, taxes (other than in 7 and 32), rates | 712 28 | |
| 31. | (*g*) Travelling expenses | 137 35 | |
| 32. | (*h*) Registration fees | 107 00 | |
| 33. | (*a*) Sundries | 154 16 | |
| | | | 7,386 24 |
| | F.—*Balance.* | | |
| 37. | (*a*) Cash on hand and in banks | | 23,454 63 |
| | Totals | | $978,056 63 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902, $54,925.00.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, estimated, $200,000.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 2 85 per cent.; on debentures, 3.25 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 5.25 per cent ; on other securities, 4.25 per cent.
7. Of the mortgages held by the Corporation $1,195,073.86 is on realty situate in Ontario, and $104,489.54 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.
10. Aggregate market value of the land mortgaged to the Corporation, $2,000,000.
11. How often are the securities held by the Corporation valued ? Yearly.
12. (*a*) What officers of the Corporation are under bond, and for what sum respectively ? Assistant Manager and Secretary-Treasurer, $10.000 ; Assistant Secretary-Treasurer, $5,000. By Guarantee Company.
13. When were the accounts of the Corporation last audited ? The auditors come into office daily and audit previous day's work.
14. Name and address of the auditors respectively for 1901 ? T. W. Nisbet, T. F. Towers and Wm. Brooks, Sarnia, Ont.; for 1902, T. W. Nisbet and Wm. Brooks, Sarnia, Ont.

## THE LANDED BANKING AND LOAN COMPANY.

*Head Office, Hamilton, Ontario.*

Incorporated under the Building Societies Acts, Consol. Stat. U. C., chap 53, by declaration filed with the Clerk of the Peace for the County of Wentworth, 16th December, 1876.

The lending and borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Landed Banking and Loan Company, of Hamilton, Ont., at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 31 James street south, in the City of Hamilton, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | |
|---|---|---|
| Matthew Leggat, President, Hamilton, | 20th February, 1901 ; | 19th February, 1902. |
| John Waldie, Vice-President, Toronto, | " | " |
| Thomas Bain, Hon., Director, Dundas, | " | " |
| Samuel Barker, M.P., Director, Hamilton, | " | " |
| R. Æ. Kennedy, Director, Hamilton, | " | " |
| Henry McLaren, Director, Hamilton, | " | " |
| C. W. Cartwright, Treasurer, Hamilton, | " | " |

A. Permanent capital stock : total amount authorized, $700,000 ; total amount subscribed, $700,000, as more particularly set out in Schedule A hereto.

### Schedule A.

(*a*) *Fixed and permanent capital stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | No. of Shares. | Par value of shares. | — | | |
| | | $ | $ | $ | $ |
| 1. Fully paid | 7,000 | 100 | 700,000 | 700,000 | ..... |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

### Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders )** | | | |
| A. *Permanent Capital Stock or Shares.* | | | |
| 1. (*a*) Ordinary joint stock capital fully called : total called, $700,000 ; total paid thereon | $ | 700,000 00 | |
| 4. (*d*) Dividends declared in respect of (1) but not yet paid | | 21,000 00 | |
| 5. (*e*) Unappropriated profits in respect of (1) | | 1,215 57 | |
| 6. (*f*) Reserve fund in respect of (1) | | 185,000 00 | |
| | | | $ 907,215 57 |
| **Liabilities to the Public.** | | | |
| 27. Deposits | $ | 403,860 46 | |
| 28. Interest on deposits, due, or accrued or capitalized | | 599 49 | |
| 29. Debentures issued in Canada | | 695,121 61 | |
| 30. Interest due and accrued on (29) | | 9,403 80 | |
| 31. Debentures issued elsewhere than in Canada | | 185 467 69 | |
| 32. Interest due and accrued on (31) | | 990 73 | |
| 39. Due on loans in process of completion or to pay assumed mortgages | | 8,075 01 | |
| 40. Other liabilities to the public, viz.: | | | |
| 41. (*a*) Directors, auditors, etc | | 1,385 23 | |
| | | | 1,304,904 02 |
| **Total liabilities** | | | $ 2,212,119 59 |

| Cr. | *Assets.* | |
|---|---|---|
| I.—Assets of which the Corporation is the Beneficial Owner. | | |
| *A.—Immovable Property owned Beneficially by Corporation.* | | |
| 5 (*b*) Freehold land (including buildings) other than foregoing | $ 124,081 47 | $ 124,081 47 |
| *B.—Debts secured by Mortgages of Land.* | | |
| 9. (*a*) Debts (other than 10) secured by mortgages of land | 1,854,676 70 | |
| 10 (*b*) Debts secured by mortgaged land held for sale | 75,282 15 | |
| | | 1,929,958 85 |
| *C.—Debts not above enumerated for which the Corporation holds securities as follows:* | | |
| 14. (*b*) Debts secured by municipal bonds or debentures | 46,003 83 | |
| 15. (*c*) Debts secured by public school debentures | 3,360 00 | |
| 16. (*d*) Debts secured by loan corporations' debentures | 4,040 00 | |
| 20. (*h*) Debts secured only by permanent stock or shares of the Corporation | 9,819 10 | |
| | | 63,222 93 |
| *Cash.* | | |
| 31. (*a*) On hand | $ 1,561 01 | |
| 32. (*b*) In bank | 93,295 33 | |
| | | 94,856 34 |
| Total assets | | $ 2,212,119 59 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | (Col. 1.) | Total (Col. 4.) |
|---|---|---|
| I.—Received by the Corporation for its own Use. | | |
| *A.—Balances from 31st December, 1900.* | | |
| (*b*) Cash (not already shown under (1)) | | |
| (i) On hand | | $ 3,720 61 |
| (ii) In bank | | 62,751 72 |
| *C.—Receipts on account of Investments, Loans or Debts.* | | |
| (*a*) On mortgages of realty: | | |
| 10. (i) Principal | | |
| 11. (ii) Interest | | |
| (*b*) On other securities: | $ 406,735 70 | |
| 12 (i) Principal | | |
| 13. (ii) Interests or dividends | | |
| (*c*) Unsecured debts: | | |
| 15. (ii) Interest received from banks | 1,403 91 | |
| | | 408,139 61 |
| *F.—Borrowed Money.* | | |
| 26. (*b*) Borrowed by taking deposits | | 700,870 14 |
| 27. (*c*) Borrowed on debentures | | 97,145 85 |
| *G.—Receipts from other sources, viz.:* | | |
| 30. (*a*) Sundries | | 346 01 |
| Totals | | $ 1,272,973 94 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

| | (Col. 1.) | Total (Col. 4.) |
|---|---|---|
| **I.—EXPENDED ON CORPORATION ACCOUNT.** | | |
| *A.—Sums Loaned or Invested on Capital Account.* | | |
| 1. (*a*) Loaned on mortgages of realty | | $324,541 87 |
| *B.—Expenditure on Stock Account.* | | |
| 8. Dividends paid on permanent stock | $42,000 00 | 42,000 00 |
| *C.—Borrowed Money (other than foregoing) or Interest thereon Paid, viz.:* | | |
| 19. (*b*) Deposits: Principal, $724,149.89; interest, $1.775 85 | | 725,925 74 |
| 20. (*c*) Debentures issued in Canada: Principal, $27,825.00; interest, $25,029.70 | | 52,854 70 |
| 21. (*d*) Debentures issued elsewhere: Principal, $7,300 00; interest, $7,144.34 | | 14,444 34 |
| *D.—Management Expenses other than foregoing.* | | |
| 25. (*a*) Salaries and fees | 8,031 31 | |
| 26. (*b*) Commission or brokerage | 2,700 92 | |
| 28 (*d*) Stationery, postage, printing and advertising | 800 70 | |
| 30. (*f*) Fuel, rent, taxes (other than 7 and 32) and rates | 1,423 33 | |
| 31. (*g*) Travelling expenses | 3,907 59 | |
| 32. (*h*) Registration fees, Ontario | 155 00 | |
| (i) Tax, Ontario | 455 00 | |
| (ii) Other taxes | 280 94 | |
| | | 17,754 79 |
| *E.—Other Expenditures, viz.:* | | |
| 33. (*a*) Sundries | | 596 16 |
| *F.—Balance.* | | |
| 37. (*a*) Cash on hand and in banks | | 94,856 34 |
| Totals | | $1,272,973 94 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902, $207,798.64.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902, $31,341.33.
3. Amount of other existing obligations of the Corporation which will mature in 1902, $403,860.46.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, $247,765.39.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 3 per cent ; on debentures, 3.96 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 6.117 per cent. ; on other securities, 4.016 per cent.
7. Of the mortgages held by the Corporation, $1,106,679.55 is on realty situate in Ontario, and $747,997.15 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901, $19,985.77.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901 : No , 5 ; amount, $11,612.13.
10. Aggregate market value of the land mortgaged to the Corporation, $3,640,000.00.
11. How often are the securities held by the Corporation valued? Yearly or oftener.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively ? Treasurer, $10,000; accountant and teller, $5 000 each ; ledger keeper and inspectors, $2,000 each.
13. When were the accounts of the Corporation last audited ? January, 1902.
14. Names and address of the auditors respectively for 1901 : W. F. Findlay, F.C.A., and Wm. Marshall.

## THE LONDON AND CANADIAN LOAN AND AGENCY COMPANY, LIMITED.

*Head Office, Toronto, Ontario.*

CONSTATING INSTRUMENTS.

1863. The Company was incorporated in 1863 by special Act of the Province of Canada, 27 V. c. 50, which has from time to time been amended by six special Acts of the Dominion of Canada, viz. :

1872. 35 V. c. 108 (D).
1873. 36 V. c. 107 (D).
1876. 39 V. c. 60 (D).
1879. 42 V. c. 75 (D).
1889. 52 V. c. 93 (D).
1891. 54-5 V. c. 114 (D).

For the lending powers of the Company see 27 V. (1863) c. 50 (Province of Canada), secs. 3 and 4 ; 35 V. (1872) c. 108 (D), sec. 5 ; also sec. 6 as amendment by 36 V. (1873) c. 107 (D), s. 8 ; 36 V. (1873) c. 107 (D), sec. 9 and 35 V. (1872) c. 108 (D), sec. 7, as amended by 36 V. (1873) c. 107 (D), s. 10. See Statutes of Canada, 1899, 62 V. c. 117.

For the borrowing powers of the Company see 27 V. (1863) c. 50 (Province of Canada), s. 5, as amended by 36 V. (1873) c. 107 (D), sec. 1 ; 35 V. (1872), c. 108 (D), s. 8, as amended by 39 V. c. 50 (D), sec. 1 ; 54-5 V. (1891) c. 114 (D), s. 2. (Issue of debenture stock.)

ANNUAL STATEMENT

Of the condition and affairs of The London and Canadian Loan and Agency Company (Limited), of Toronto, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 103 Bay Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of eight directors holding office for one year.

The directors and chief executive officers of the Corporation as at 31st December, 1901, were as follows, together with their respective terms of offices.

| | | |
|---|---|---|
| George R. R. Cockburn, M.A., President, Toronto ; | 20th Feb., 1901, | 19th Feb., 1902. |
| Thomas Long, Vice-President, Toronto ; | " | " |
| Sir W. P. Howland, C.B., K.C.M.G., Director, Toronto ; | " | " |
| Donald Mackay, Director, Toronto ; | " | " |
| Lord Strathcona and Mount Royal, Director, Montreal ; | " | " |
| Larratt W. Smith, K.C., D.C.L., Director, Toronto ; | " | " |
| Thomas, R. Wood, Director, Toronto ; | " | " |
| Casimer S. Gzowski, Director, Toronto ; | " | " |
| Vernon B. Wadsworth, Manager, Toronto. | | |
| William Wedd, Jr., Secretary. | | |

A.—Permanent capital stock : Total amount authorized, $2,000.000 ; total amount subscribed, $1,000,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

*(b) Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.*

Last call made : Date, 1901 ; rate per cent., 5 per cent. ; gross amount, $50,000 ; amount paid thereon, $48,058.00.

| Description. | No. of shares. | Par value. | Total amount held. | Total amount paid thereon. | Total remaining unpaid on calls. |
|---|---|---|---|---|---|
| | | $ | $ c. | $ c | $ c. |
| 1. 95 per cent. called ..... | 20,000 | 50 | 1,000,000 00* | 977,433 51 | 4,339 75 |

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1901.

(Not printed.)

*(Including $31,773.26 paid by shareholders in advance of calls. The remaining 5 per cent. of stock has been technically called but became due and payable after 31st December, 1901.

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabitities.*

Capital (Liabilities to Stockholders or Shareholders)

*A.—Permanent Capital Stock or Shares.*

| | | | |
|---|---|---|---|
| 2. | (*b*) Ordinary joint stock capital, 95 per cent. called : Total called, $950,000 ; Total paid thereon | $945,660 25 | |
| 3. | (*cc*) Joint stock capital paid in advance of calls | 31,773 26 | |
| 4. | (*d*) Dividends declared in respect of 2 and 3 | 28,996 85 | |
| 5. | (*e*) Unappropriated profits in respect of 2 and 3 | 17,242 76 | |
| 6. | (*f*) Reserve fund in respect of 2 and 3 | 210,000 00 | |
| 7. | (*g*) Contingent fund in respect of 2 and 3 | 1,809 86 | |
| | | | $1,235,482 98 |

Liabilities to the Public.

| | | | |
|---|---|---|---|
| 29. | Debentures issued in Canada | $3,000 00 | |
| 30. | Interest due and accrued on 29 | 59 84 | |
| 31. | Debentures issued elsewhere than in Canada | 1,744,237 65 | |
| 32. | Interest due and accrued on 31 | 32,145 08 | |
| 35. | Debenture stock issued elsewhere than in Canada | 479,853 34 | |
| 36. | Interest due and accrued on 35 | 2,418 93 | |
| 40. | Other liabilities to the public, viz.: | | |
| 41. | (*a*) Sundry creditors (outstanding cheques, etc) | 19,280 13 | |
| 42. | (*b*) Sterling certificates payable at fixed dates | 143,338 20 | |
| 43. | (*c*) Interest due and accrued on same | 2,565 09 | |
| | | | 2,426,898 26 |
| | Total liabilities | | $3,662,381 24 |

Cr. *Assets.*

I.—Assets of which the Corporation is the Beneficial Owner.

*A.—Immovable Property Owned Beneficially by Corporation.*

| | | | |
|---|---|---|---|
| 1. | (*a*) Office premises situate as follows :— | | |
| 2. | (i) At Winnipeg, Man., held in freehold | $45,000 00 | |
| 3. | (ii) At Toronto, Ont., held in leasehold | 75,000 00 | |
| 5. | (*b*) Freehold land (including buildings) other than foregoing | 28,228 48 | |
| | | | 148,228 48 |

*B.—Debts secured by Mortgages of Land.*

| | | | |
|---|---|---|---|
| 9. | (*a*) Debts (other than item 10) secured by mortgages of land | $2,164 117 05 | |
| 10. | (*b*) Debts secured by mortgaged land held for sale | 245,520 61 | |
| 11. | (*c*) Interest due or accrued on items 9 and 10 and not included therein | 70,074 82 | |
| | | | 2,479,710 48 |
| 12. | (*d*) Of the debts mentioned in items 9, 10 and 11 the sum of $2,597 68 is due by directors or officers of the Corporation. (Not extended.) | | |

*C.—Debts not above enumerated for which the Corporation holds Securities as follows :*

| | | | |
|---|---|---|---|
| 22. | (*j*) Municipal bonds or debentures owned by Company | $326,310 69 | |
| 23. | (*k*) School debentures owned by Company | 47,210 70 | |
| 24. | (*l*) Debentures of Corporations owned by Company | 6,009 50 | |
| 25. | (*m*) Debts secured by hypothecation of stocks, etc | 607,158 54 | |
| 26. | (*n*) Interest due or accrued on items 22 to 25 and not included therein | 10,946 30 | |
| | | | 997,635 73 |

*E.—Cash.*

| | | | |
|---|---|---|---|
| 32. | (*b*) In banks in Canada | $32,049 80 | |
| | In banks in Great Britain | 3,327 06 | |
| | | | 35,376 86 |

*F—Assets not Hereinbefore Mentioned.*

| | | | |
|---|---|---|---|
| 37. | (*a*) Sundry debtors | | 1,429 69 |
| | Total assets | | $3,662,381 24 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

I.—Received by the Corporation for its Own Use.

*A.—Balances from 31st December, 1900.*

| | | | |
|---|---|---|---|
| 1. | (*b*) Cash (not already shown under (1)): | (Col. 1.) | Total (Col. 4.) |
| 3. | (ii) In banks | | $77,588 88 |

*B.—Sums received wholly or partly on Capital Stock:—*

| | | | |
|---|---|---|---|
| 4. | (*a*) Calls on joint stock, permanent capital | | 100,166 51 |

*C.—Receipts on Account of Investments, Loans or Debts.*

| | | | |
|---|---|---|---|
| | (*a*) On mortgages of realty : | | |
| 10. | (i) Principal | | 572,208 07 |
| 11. | (ii) Interest | $141,466 13 | 141,466 13 |
| | *Forward* | $141,466 13 | $891,429 59 |

## Cash Account.

*Receipts.—Continued.*

| | | | |
|---|---|---|---|
| | *Brought forward* | $141,466 13 | $891,429 59 |
| | (*d*) On other securities: | | |
| 12. | (i) Principal | | 1,140,493 77 |
| 13. | (ii) Interest or dividends | 44,654 14 | 44,654 14 |
| | D.—*Receipts from Real Estate Owned Beneficially by Corporption.* | | |
| 16. | (*a*) Sales not included in any of the foregoing items | | 16,461 01 |
| 17. | (*b*) Rents | | |
| | F.—*Borrowed Money.* | | |
| 27. | (*c*) Borrowed on debentures or certificates payable at fixed dates | | 360,169 93 |
| | G.—*Receipts from other sources, viz.* | | |
| 30. | (*a*) Amount received from sundry shareholders (accrued dividends *re* calls on stock) | | 343 62 |
| | Total | | $2,453,552 06 |

## Cash Account.

*Expenditure for the year ending 31st December, 1901.*

| | I.—Expended on Corporation Account. | (Col. 1.) | Total (Col. 4.) |
|---|---|---|---|
| | A.—*Sums Loaned or invested on Capital Account.* | | |
| 1. | (*a*) Loaned on mortgages of realty | | $373,529 06 |
| | (*b*) Loaned or invested in other securities, viz: | | |
| 2. | (i) Loans on stocks, bonds, life insurance policies, etc | | 1,154,568 94 |
| 3. | (ii) Invested in municipal debentures | | 3,995 62 |
| 6. | (*c*) Real estate, payments during year | | 11,582 22 |
| | B.—*Expended on Stock Account.* | | |
| 8. | Dividends paid on permanent stock, including dividend reserved in 1900. | $53,096 40 | 53,096 40 |
| | C.—*Borrowed Money (other than foregoing) or Interest thereon paid, viz.:* | | |
| 18. | (*a*) Bank interest | 2,817 29 | 2,817 29 |
| 21. | (*d*) Debentures and certificates at fixed dates issued elsewhere: Principal, $672,241.99 | | 672,241 99 |
| | Interest, $96,243.90, including interest on debenture stock | 96,243 90 | 96,243 90 |
| | D.—*Management Expenses (other than foregoing).* | | |
| 25. | (*a*) Salaries and directors' fees, Ontario and Manitoba | 15,279 01 | |
| 26. | (*b*) Commission or brokerage | 4,309 90 | |
| 27. | (*c*) Advances to agents, agency charges, British Directors' fees | 1,471 42 | |
| 28. | (*d*) Stationery, postage, printing and advertising, etc | 2,923 12 | |
| 29. | (*e*) Law costs | 599 89 | |
| 30. | (*f*) Fuel, rent, taxes, other than in 7, and rates, including tax on capital and income | 2,139 89 | |
| 31. | (*g*) Travelling expenses | 1,265 40 | |
| 32. | (*h*) Registration fee, Loan Corporations Act, etc | 207 00 | |
| | E.—*Other Expenditures, viz.* | | 28,195 63 |
| 33. | (*a*) Written off Contingent Account | $16 038 68 | |
| 34. | (*b*) Paid President and Auditors, resolution Annual Meeting | 1,600 00 | |
| 35. | (*c*) Widow late Manager | 400 00 | |
| 36. | (*d*) Outstanding cheques and coupons (difference between 1900 and 1901) | 3,865 47 | |
| | F.—*Balance.* | | 21,904 15 |
| 37. | Cash in various banks in Canada and England | | 35,376 86 |
| | Total | | $2,453,552 06 |

## Miscellaneous Statement for the Year Ending 31st December, 1901.

1. Amount of debentures, etc., issued by the Corporation in Canada which will mature in 1902, none.
2. Amount of debentures, etc., issued by the Corporation elsewhere which will mature in 1902, $587,723.
3. Amount of other existing obligations of the Corporation which will mature in 1902, none.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation, 1902, $782,721.
5. Average rate of interest per annum paid by the Corporation during 1901, on deposits, ....; on debentures, 3¾ per cent.; on debenture stock, 4 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on all their mortgages of realty, 5½ per cent; on other securities, 5½ per cent.
7. Of the mortgages held by the Corporation, $1,570,354 is on realty situate in Ontario, and $339,283 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901, written off, $16,038.68.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901: No. 2; amount, $2,929.63.
10. Aggregate market value of the land mortgaged to the Corporation, about $6,000,000
11. How often are the securities held by the Corporation valued? In the case of doubtful loans, annually or oftener.
12. (*a*) What officers of the Corporation are under bond, and for what sum respectively? Manager, Toronto, $4,000; Secretary, $4,000; Accountant, Toronto, $3,000; Local Manager, Winnipeg, $4,000; Inspector, Winnipeg, $2,000; Accountant, Winnipeg, $3,000; Clerk, Winnipeg, $1,000; 3 Clerks, Toronto, at $2,000 each; 2 Clerks, Toronto, at $1,500 each. By Guarantee Company.
13. When were the accounts of the Corporation last audited? Audited monthly; last complete yearly audit 31st December, 1901
14. Names and addresses of the auditors for 1901: David Higgins, J. J. Woodhouse, Toronto; for 1902, J. J. Woodhouse and J. C. Copp, Toronto.

## THE METROPOLITAN LOAN AND SAVINGS COMPANY.

*Head Office, Ottawa, Ont.*

Incorporated under The Building Societies Act, Consol. Stat. U. C., chap. 53, by declaration filed with the Clerk of the Peace for the County of Carleton, 1st June, 1870. The original corporate name was The Metropolitan Building and Saving Society, which name was by Order-in-Council of Ontario, 10th February, 1876, changed to The Metropolitan Loan and Savings Company.

The lending and borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Metropolitan Loan and Savings Company of Ottawa, Ont., at 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 110 Wellington street, in the City of Ottawa, in the Province of Ontario.

The Board is constituted of eight directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office.

| | January, 1901. | | January, 1903. | |
|---|---|---|---|---|
| John Mather, President, Ottawa, Ont ; | | | | |
| Henry N. Bate, Vice-President, Ottawa, Ont, | " | " | " | " |
| Newell Bate, Director, Ottawa, Ont., | " | 1900 | " | 1902 |
| J. R. Allan, Director, Ottawa, Ont., | " | " | " | " |
| George Hay, Director, Ottawa, Ont., | " | " | " | " |
| H. K. Pinkey, Director, Ottawa, Ont., | " | " | " | " |
| A. W. Fleck, Director, Ottawa, Ont., | " | 1901 | " | 1903 |
| G. B. Pattee, Director, Ottawa, Ont., | " | " | " | " |
| C. R. Cunningham, Secretary-Treasurer, Ottawa, Ont. | | | | |

A. Permanent capital stock : Total amount authorized, $320,000 ; total amount subscribed $320,000, as more particularly set out in Schedule A hereto.

### Schedule A.

*(a) Fixed and Permanent Capital Stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the corporation. |
|---|---|---|---|---|---|
| | No. of shares | Par value. | | | |
| | | $ | $ c. | $ c. | $ c. |
| 1. Fully called ..... | 8,000 | 40 | 320,000 | 310,591 93 | 9,408 07 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

*Capital and Liabilities.*

Dr.

| | | |
|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders.)** | | |
| *A.—Permanent Capital Stock or Shares.* | | |
| 1. (*a*) Ordinary joint stock capital fully called ; Total called, $320,000 : total paid thereon | $310,591 93 | |
| 4. (*d*) Dividends declared in respect of (1) but not yet paid | 6,211 83 | |
| 5. (*e*) Unappropriated profits in respect of (1) | 3,562 32 | |
| 6. (*f*) Reserve Fund in respect of (1) | 30,000 00 | |
| | | $350,366 08 |
| **Liabilities to the Public.** | | |
| 27. Deposits | 35,796 29 | 35,796 29 |
| Total Liabilities | | $386,162 37 |

*Assets.*

Cr.

| | | |
|---|---|---|
| **I.—Assets of which the Corporation is the Beneficial Owner.** | | |
| *A.—Immovable Property Owned Beneficially by Corporation.* | | |
| 1. (*a*) Office premises, situate as follows : | | |
| 2. (i) At Ottawa, held in freehold | $21,840 00 | |
| 7. (*d*) Furniture | 460 00 | |
| | | $22,300 00 |
| *B.—Debts Secured by Mortgages of Land.* | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | 181,362 15 | |
| 10. (*b*) Debts secured by mortgaged land held for sale | 128,518 48 | |
| | | 309,880 63 |
| 20. (*h*) Debts secured only by permanent stock or shares of the Corporation | | 5,873 93 |
| *E.—Cash.* | | |
| 32. (*b*) In bank at Ottawa | 4,907 81 | |
| In bank at Montreal | 43,200 00 | 48,107 81 |
| Total assets | | $386,162 37 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| I.—Received by the Corporation for Its Own Use. | Col. 1. |
|---|---|
| *A.—Balances from 31st December, 1900.* | |
| 3. (i) In bank | $3,257 71 |
| *C.—Receipts on account of Investments, Loans or Debts.* | |
| (*a*) On mortgages of realty ;— | |
| 10. (i) Principal | 103,034 71 |
| 11. (ii) Interest | 16,304 33 |
| *F.—Borrowed Money.* | |
| 26. (*b*) Borrowed by taking deposits | 23,776 20 |
| Totals | $146,372 95 |

CASH ACCOUNT—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | | (Col. 1.) |
|---|---|---|
| 1. | (*a*) Loaned on mortgages of realty | $79,494 79 |

B.—*Expended on Stock Account.*

| | | |
|---|---|---|
| 8. | Dividends paid on Permanent Stock | 12,423 66 |

C.—*Borrowed Money (other than fovegoing) or interest thereon paid, viz.:*

| | | |
|---|---|---|
| 19. | (*b*) Deposits repaid | 47,471 71 |

D.—*Management Expenses (other than foregoing).*

| | | |
|---|---|---|
| 25. | (*a*) Salaries and fees | 1,600 00 |
| 28. | (*d*) Stationery, postage, printing and advertising | 56 70 |
| 29. | (*e*) Law costs | 24 37 |
| 30. | (*f*) Fuel, taxes (other than 7 and 32), and rates | 136 76 |
| 40. | (*g*) Registration fee | 55 00 |
| 41. | Ontario tax | 202 15 |

F.—*Balance.*

| | | |
|---|---|---|
| | (*b*) Cash in bank | 4,907 81 |
| | Totals | $146,372 95 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902 None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. None.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 3 per cent.; on debentures, none.
6. Average rate of interest received by the Corporation during 1901 on mortgages of realty, 6 per cent.
7. Of the mortgages held by the Corporation, $181,362.15 is on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901, $11,264.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the corporation in 1901. No. 4; amount, $23,863.
10. Aggregate market value of the land mortgaged by the Corporation, $217,000.
11. How often are securities held by the Corporation valued? Every six months.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Secretary-Treasurer. Bond on real estate.
13. When were the accounts of the Corporation last audited? Continuously during year.
14. Names and addresses of the auditors respectively for 1901 and 1902 (if appointed), Robert Sinclair and James Lindsay.

## THE MIDLAND LOAN AND SAVINGS COMPANY.

*Head Office, Port Hope, Ontario.*

Incorporated under the Building Societies Act, Consol. Stat. U. C., Chap. 53, by declaration filed with the Clerk of the Peace for the United Counties of Northumberland and Durham, 5th July, 1872. (Decl. Book II., 127.)

The corporate name was, by Order in Council of Ontario, 21st June, 1876 (*Ibid*), changed to the Midland Loan and Savings Company.

A by-law altering the amount of the capital stock and the par value of the shares was, pursuant to the Loan Corporations Act, approved by Order in Council of Ontario, 3rd October, 1900.

The borrowing and lending powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Midland Loan and Savings Company, of Port Hope, Ont., at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Walton Street, in the Town of Port Hope, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, with their respective terms of office :

John Mulligan, President, Port Hope ; 4th February, 1879.
Henry H. Burnham, Vice-President, Port Hope ; 3rd February, 1880.
William Quay, Director, Port Hope ; 3rd February, 1885.
J W. Clemesha, M.D., Director, Port Hope ; 4th February, 1890.
J. H. Helm, Director, Port Hope ; 7th August, 1901.
William Henwood, Director, Welcome ; 7th August, 1901.
A. W. Pringle, Director, Port Hope ; 7th February. 1893.
George M. Furby, Manager and Secretary, 1st March, 1882.

A. Permanent capital stock : Total amount authorized, $360,000 ; total amount subscribed, $360,000, as more particularly set out in Schedule A hereto.

### SCHEDULE A.

(*a*) *Fixed and Permanent Capital Stock created by virtue of Buiding Society Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | No. of shares. | Par value. | — | | |
| | | $ | $ | $ | $ |
| 1. Fully called..... | 36,000 | 10 | 360,000 | 360,000 | ..... ..... |

List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders).** | | | |
| *A.—Permanent Capital Stock or Shares.* | | | |
| 1. (*a*) Ordinary joint stock capital fully called : total called, $360,000 ; total paid thereon | $ 360,000 00 | | |
| 4. (*d*) Dividends declared in respect of (1) but not yet paid | 10,843 50 | | |
| 5. (*e*) Unappropriated profits in respect of (1) | 4,706 64 | | |
| 6. (*f*) Reserve Fund in respect of (1) | 108,000 00 | | |
| 7. (*g*) Contingent Fund in respect of (1) | 7,434 48 | | |
| | | $ 490,984 62 | |
| **Liabilities to the Public.** | | | |
| 27. Deposits payable on demand* | $ 366,042 60 | | |
| 28. Interest on deposits, due or accrued or capitalized | 13,078 48 | | |
| 29. Debentures issued in Canada | 526,307 61 | | |
| 30. Interest due and accrued on (29) | 10,857 73 | | |
| | | 916,286 42 | |
| Total liabilities | | | $1,407,271 04 |

Cr. *Assets.*

| | | | |
|---|---|---|---|
| **I.—Assets of which the Corporation is the Benefical Owner.** | | | |
| *A.—Immovable Property Owned Beneficially by Corporation.* | | | |
| 1. (*a*) Office premises situate as follows : | | | |
| 2. (i) At Port Hope, held in freehold | $ 5,500 00 | | |
| 5. (*b*) Freehold land, (including buildings) other than foregoing (foreclosed) | 23,597 69 | | |
| | | $ 29,097 69 | |
| *B.—Debts secured by Mortgages of Land.* | | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | $1,222,879 17 | | |
| 10. (*b*) Debts secured by mortgaged land held for sale | 2,500 00 | | |
| 11. (*c*) Interest due and accrued on items 9 and 10 and not included therein | 45,534 76 | | |
| | | 1,270,913 93 | |
| *C.—Debts not above enumerated for which the Corporation holds securities as follows :* | | | |
| 14. (*b*) Debts secured by municipal bonds or debentures | $ 67,716 45 | | |
| 20. (*h*) Debts secured only by Permanent Stock or Shares of the Corporation | 6,830 19 | | |
| 26. (*n*) Interest due or accrued on items 14 and 20 and not included therein | 503 62 | | |
| | | 75,050 26 | |
| *D.—Unsecured Debts.* | | | |
| 27. (*a*) Rents due or accrued on Company's properties | | 1,193 59 | |
| *E.—Cash.* | | | |
| 31. (*a*) On hand | $ 800 00 | | |
| 32. (*b*) In bank | 30,215 57 | | |
| | | 31,015 57 | |
| Total assets | | | $1,407,271 04 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | | |
|---|---|---|
| **I.—Received by the Corporation for its Own Use.** | | |
| *A—Balances from 31st December, 1900.* | | |
| (*b*) Cash (not already shown under (1)) : | | (Col 4.) |
| 2. (i) On hand | $ | 800 00 |
| 3. (ii) In bank | | 46,553 82 |
| *C.—Receipts on account of Investments, Loans or Debts.* | | |
| (*a*) On mortgages of realty : | | |
| 10. (i) Principal | | 205,010 36 |
| 11. (ii) Interest | | 72,282 40 |
| (*b*) On other securities : | | |
| 12. (i) Principal | | 5,261 75 |
| 13. (ii) Interest or dividends | | 425 67 |
| *D.—Receipts from Real Estate Owned Beneficially by Corporation.* | | |
| 17. (*b*) Rents | | 1,918 00 |
| *F.—Borrowed Money.* | | |
| 26. (*b*) Borrowed by taking deposits | | 544,699 44 |
| 27. (*c*) Borrowed on debentures | | 292,413 11 |
| *G.—Receipts from other sources, viz. :* | | |
| 30. (*a*) Commission, etc., applied in reduction of Expense Account | | 962 17 |
| Totals | | $1,170,326 72 |

* The Company reserves the right to demand from thirty to sixty days' notice on withdrawals over $100 and $500, but it has never been exercised.

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | | (Col. 4.) |
|---|---|---|
| 1. | (*a*) Loaned on mortgages of realty | $ 229,353 44 |
| | (*b*) Loaned or invested in other securities | 4,485 81 |

B.—*Expended on Stock Account.*

| | | |
|---|---|---|
| 8. | Dividends paid on permanent stock | 21,585 90 |

C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*

| | | |
|---|---|---|
| 19. | (*b*) Deposits: Principal, $550,492 99; Interest, $13,569 90 | 564,062 89 |
| 20. | (*c*) Debentures issued in Canada: Principal, $289,587.52; Interest, $18,037.88 | 307,625 40 |

D.—*Management Expenses (other than foregoing.)*

| | | |
|---|---|---|
| 25 | (*a*) Salaries and fees | 6,465 80 |
| 26. | (*b*) Commission | 983 25 |
| 28. | (*d*) Stationery, postage, printing and advertising | 450 70 |
| 29. | (*e*) Law costs | 8 00 |
| 30. | (*f*) Fuel, taxes (other than in 7 and 32) and rates, etc | 592 80 |
| 31. | (*g*) Travelling expenses | 333 12 |
| 32. | (*h*) Registration fees | 105 00 |
| | Sundry expenses and repairs | 132 40 |

E.—*Other Expenditures, viz.:*

| | | |
|---|---|---|
| 33. | (*a*) Contingent account written off | 3,126 64 |

F.—*Balance.*

| | | |
|---|---|---|
| 37. | (*a*) Cash on hand and in Banks | 31,015 57 |
| | Totals | $1 170,326 72 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada, which will mature in 1902, $276,874.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature 1902. None, except savings deposits.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, $114,649.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 3.27 per cent.; on debentures, 3.7 per cent.; on both, 3.53 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty and other securities, 5.45 per cent.
7. Of the mortgages held by the Corporation, $1,222,879 is on realty situate in Ontario, and none on realty elsewhere.
8. Loans written off or transferred to real estate account. One; $2,738.64.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.
10. Aggregate market value of the land mortgaged to the Corporation, $2,256,800.
11. How often are the securities held by the Corporation valued? Once a year.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $6,000; teller, $3,000; ledger keeper, $2,000. By both Guarantee Companies and private sureties.
13. When were the accounts of the Corporation last audited? 20th January, 1902.
14. Names and addresses of the auditors respectively for 1901 and 1902, Henry White and John D. Smith, Port Hope.

## THE NORTH OF SCOTLAND CANADIAN MORTGAGE CO., LIMITED.

*Head Office, Aberdeen, Scotland.*

Chief agency for Ontario : North of Scotland Chambers, No. 18 King street west, Toronto.

Attorneys and agents to receive service and notice under the Loan Corporations Act. (P. of Atty. 16th June, 1897) :—Edmund Boyd Osler, Toronto and Herbert Carlyle Hammond, Toronto, or either of them.

Agents to affix corporate seal to instruments. (P. of Atty. 5th April, 1897) :—Edmund Boyd Osler, Toronto ; Henry James Bethune, Toronto ; Allen Bristol Aylesworth, Toronto ; William John Franks, Toronto, or any two of them.

### Constating Instruments.

The Company was incorporated under the (Imp.) Companies Acts, 1862 and 1867, as a Joint Stock Company by Memorandum and Articles of Association both dated 14th December, 1875, and registered on the 17th December, 1875, in the office of the Registrar of Joint Stock Companies for Scotland at Edinburgh.

The said articles were amended by special resolutions of the following dates respectively :

(i.) Passed 29th December, 1876 ; confirmed 13th January, 1877, increasing the capital of the Company to £500,000 in £10 shares.

(ii.) Passed 15th April, 1878 ; confirmed 30th April, 1878, increasing the capital of the Company to £750,000 in £10 shares ; and amending section 8, clause XIII, (remuneration of Directors)

(iii.) Passed 19th August, 1891 ; confirmed 4th September, 1891, repealing article 27 (respecting transfer book), and substituting new article ; also repealing article 52 (respecting general meetings) and substituting new article ; also repealing article 82 (7) (respecting power and mode of borrowing) ; also amending article 83, adding thereto the following provision : "A minute endorsed on the debentures of the Company and signed by the secretary or other officer of the Company duly authorized by the directors for that purpose, shall be sufficient evidence of the terms of renewal of any such debenture."

As to lending and borrowing in Ontario, see the Loan Corporations Act, R. S. O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the North of Scotland Canadian Mortgage Company, Limited, of Aberdeen, Scotland, at the 11th November, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 201 Union street, in the City of Aberdeen, in the County of Aberdeen, Scotland.

The chief agency for Ontario is situated at No. 18 King street west, City of Toronto, in the Province of Ontario.

The chief agents and attorneys for Ontario are Messrs. Osler and Hammond, and their address is 18 King street west, Toronto, in the Province of Ontario.

The Board is constituted of six directors holding office for three years. Two directors who are eligible for re-election retiring each year.

The directors and chief executive officers of the Corporation at the 11th November, 1901, were as follows, together with their respective terms of office :

| | | | | | |
|---|---|---|---|---|---|
| James W. Barclay, Chairman, London, England ; | 27th | December, | 1899 ; | December, | 1902. |
| John Forbes White, Deputy-Chairman, Dundee, Scotland ; | " | " | " | " | |
| William Davidson, Director, Blythewood, Inverurie, Scotland ; | 26th | " | 1900 ; | " | 1903. |
| James Milne, Director, Kinaldie, Aberdeen, Scotland ; | 27th | " | 1898 ; | " | 1901. |
| Alexander M. Ogston, Director, Ardoe, Aberdeen, Scotland ; | 26th | " | 1900 ; | " | 1903. |
| William C. Smith, Edinburgh, Scotland ; | 27th | " | 1899 ; | " | 1901. |
| William Smith, Secretary, Canada House, Aberdeen, Scotland ; | " | | | " | |

A. Permanent capital stock: total amount authorized, $3,650,000; total amount subscribed, $3,650,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

*(b).— Fixed and Permanent Capital Stock Created by virtue of Joint Stock Companies Acts or Private Acts.*

| Description. | No. of Shares. | Par value of Shares. | Total amount held. | Total amount paid thereon. | Total remaining unpaid on calls. |
|---|---|---|---|---|---|
| | | £ | £ sterling. | £ sterling. | £ sterling. |
| 2. 20 per cent. called ..... | 75,000 | 10 | 750,000 | 150,000 | none. |

LIST OF SHAREHOLDERS AS AT 11TH NOVEMBER, 1901.
(Not printed.)

BALANCE SHEET AS AT 11TH NOVEMBER, 1901.

DR. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS). | | | |
| A.—*Permanent Capital Stock or Shares.* | | | |
| 2. (*b*) Ordinary joint stock capital, 20 per cent. called; Total called, $730,000; total paid thereon | | $730,000 00 | |
| 4. (*d*) Dividends declared in respect of (2) but not yet paid | | 36,500 00 | |
| 5. (*e*) Unappropriated profits in respect of (2) | | 10,047 96 | |
| 6. (*f*) Reserve fund in respect of (2) | | 486,666 66 | |
| Special Reserve Fund incidental to optional redemption of debenture stock | | 13,447 64 | |
| | | | $1,276,662 26 |
| C.—*Liabilities to Stockholders or Shareholders other than already shown under A. or B., viz.:* | | | |
| 24. Unclaimed dividends | | 436 54 | |
| 25. Amount provided for any possible deductions from the amount of accrued and past due interest or any items of assets stated in Co's accounts | | 9,733 33 | |
| | | | 10,169 87 |
| | | | $1,286,832 13 |
| LIABILITIES TO THE PUBLIC. | | | |
| 31. Debentures issued elsewhere than in Canada | | $1,453,167 18 | |
| 35. Debenture stock issued elsewhere than in Canada | | 1,466,803 58 | |
| 40. Other liabilities to the public, viz.: | | | |
| 41. (a) Unclaimed interest, Aberdeen | | 279 81 | |
| 42. (b) Accruing income tax, Aberdeen, not yet due | | 12,559 61 | |
| 43. (c) Interest accrued, Aberdeen | | 15 33 | |
| 44. (d) Amount provided for expenses at Aberdeen not yet ascertained. | | 2,113 25 | |
| | | | 2,934,938 76 |
| Total liabilities | | | $4,221,770 89 |

CR. *Assets.*

| | | | |
|---|---|---|---|
| I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER. | | | |
| A.—*Immovable Property Owned Beneficially by Corporation.* | | | |
| 1. (a) Office premises situate as follows: | | | |
| 2. (i) At Aberdeen, Scotland, held in freehold | | $63,266 66 | |
| 3. (ii) At Toronto, held in freehold | | 75,433 32 | |
| | | | $138,699 98 |
| B.—*Debts secured by Mortgages of Land.* | | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land) Principal | | $3,703,634 46 | |
| 10. (*b*) Debts secured by mortgaged land held for sale (Principal) | | 12,517 50 | |
| 11. (*c*) Interest due or accrued on item 9 and not included therein | | 176,325 99 | |
| | | | 3,892,477 95 |
| 12. (*d*) Of the debts mentioned in items 9, 10 and 11, the sum of $27,315.00 is due by directors or officers of the Corporation. (Not extended). | | | |
| C.—*Debts not above enumerated for which the Corporation holds securities as follows:* | | | |
| 14. (*b*) Debts secured by municipal bonds or debentures | | $147,111 04 | |
| 15. (*c*) Debts secured by public school debentures | | | |
| 16. (*d*) Interest due or accrued on items 14 and 15 and not included therein | | 4,486 53 | |
| | | | 151,597 57 |
| E.—*Cash.* | | | |
| 32. (*b*) In banks | | | 37,028 15 |
| F.—*Assets not hereinbefore mentioned.* | | | |
| 37. (*a*) Office furniture | | $1,460 01 | |
| 38. (*b*) Rent charges paid applicable to next year, Aberdeen | | 169 73 | |
| 39. (*c*) Rent overdue, Toronto | | 337 50 | |
| | | | 1,967 24 |
| Total assets | | | $4,221,770 89 |

## Cash Account.

*Receipts for the year ending 11th November, 1901, in Ontario only.*

| | I.—Received by the Corporation for its Own Use. | Col. 1. | Col. 4. |
|---|---|---|---|
| | A.—*Balance from 11th November, 1900.* | | |
| 3. | (ii) In bank | | $20,300 16 |
| | C.—*Receipts on account of investments, loans or debts.* | | |
| | (*a*) On mortgages of realty :— | | |
| 10. | (i) Principal | $218,331 96 | |
| 11. | (ii) Interest including 13 | 88,364 45 | |
| | (*b*) On other securities : | | |
| 12. | (1) Principal | 332,803 70 | |
| | | | 639,500 11 |
| | D—*Receipts from real estate owned benefically by Corporation.* | | |
| 17. | (*b*) Rents and arrears of rent | 6,375 06 | 6,375 06 |
| | E.—*Miscellaneous.* | | |
| 19. | (*b*) Premium or bonus on loans | 273 91 | 273 91 |
| | G.—*Receipts from other sources, viz.* | | |
| 30. | (*a*) Received from Home Office, Scotland | 46,754 90 | |
| | (*b*) " branch office, Winnipeg | 139,603 08 | 186,357 98 |
| | Totals | | $852,807 22 |

*Expenditure for the year ending 11th November, 1901, in Ontario only.*

| | I.—Expended on Corporation Account. | Col. 1. | Col. 4. |
|---|---|---|---|
| | A.—*Sums Loaned or Invested on Capital Account.* | | |
| 1. | (*a*) Loaned on mortgages of realty | $84,344 70 | |
| | (*b*) Loaned or invested in other securities, viz.: | | |
| 3. | (ii.) Bonds stocks etc | 364,032 60 | |
| | (*c*) Insurances or taxes advanced on property mortgaged to the Corporation | 3,460 45 | 451,837 75 |
| | D —*Management Expenses (other than foregoing).* | | |
| 25. | (*a*) Salaries and fees | 9,440 00 | |
| 26. | (*b*) Commission or brokerage | 317 45 | |
| 28. | (*d*) Stationery, postage, printing and advertising | 1,232 02 | |
| 29. | (*e*) Law costs | 144 50 | |
| 30. | (*f*) Rent | 1,500 00 | |
| 31. | (*g*) Travelling expenses, etc. (inspection) | 451 60 | |
| 32. | (*h*) Registration fees | 205 00 | |
| | | | 13,290 57 |
| | E.—*Other Expenditures, viz.:* | | |
| 33. | (*a*) Transmitted to Home Office, Scotland. | $254,189 78 | |
| 34. | (*b*) " branch Office, Manitoba | 115,363 64 | |
| 35. | (*c*) Current expenditure on Company's building | 3,037 21 | |
| 36. | (*d*) Exchange, $350.77 ; income tax, $550.50 | 901 27 | |
| | (*e*) Building improvements | 9,413 99 | |
| | | | $382,905 89 |
| | F.—*Balance.* | | |
| 37. | (*b*) Cash in bank | | 4,773 01 |
| | Totals | | $852,807 22 |

## Miscellaneous Statement for the Year Ending 11th November, 1901.

1. Amount of Debentures issued by the Corporation in Canada which will mature in 1902. None.
2. Amount of debentures and deposit receipts issued by the Corporation elsewhere which will mature in 1902, $415,092.59.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, $357,803.22.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits and debentures, about 3.5 per cent ; on debenture stock, about 3.9 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty and on other securities, 6.7 per cent.
7. Of the mortgages held by the Corporation $1,407,719.86 is on realty situate in Ontario, and $2,295,914 60 is on realty situate elsewhere.
8. Loans transferred to real estate account during 1901, $30,420.00.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901, No , 21 ; amount, $34,996.92
11. How often are the securities held by the Corporation valued ? Book value made annually, land securities are valued continuously.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively ? None.
13. When were the accounts of the Corporation last audited ? 11th November, 1901.
14. Names and addresses of the auditors respectively for 1901 and 1902 (if appointed). William Milne, Chartered Accountant ; Messrs. James Meston & Co., Chartered Accountants. Aberdeen, Scotland.

## THE ONTARIO BUILDING AND SAVINGS SOCIETY.

*Head office, Kingston, Ontario.*

Incorporated under the Building Societies' Act, Consol. Stat. U. C., chap. 53, by declaration filed with the Clerk of the Peace for the County of Frontenac, on the 26th June, 1874.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Ontario Building and Savings Society, of Kingston, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 67 Clarence street, in the City of Kingston, in the Province of Ontario.

The Board is constituted of eight directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December 1901, were as follows, together with their respective terms of office :

C. V. Price, President, Kingston ; 20th March, 1901 ; 18th March, 1903.
Edwin Chown, Vice-President, President ; " "
I. A. Breck, Director, Kingston ; " "
Benjamin W. Folger, Director, Kingston ; " "
Hon. Mr. Justice Britton, Director, Kingston ; 21st March, 1900 ; 19th March, 1902.
James McArthur, Director, Kingston ; " "
Richard Waldron, Director, Kingston ; " "
Leonard Clements, Director, Kingston ; " "
James McArthur, Manager-Secretary, Kingston ; 17th July, 1874.

A. Permanent capital stock : total amount authorized, $250,000 ; total amount subscribed, $250,000, as more particularly set out in Schedule A. hereto.

### Schedule A.

(*a*)—*Fixed and permanent capital stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the corporation. |
|---|---|---|---|---|---|
| | No. of shares. | Par value of shares. | — | | |
| | | $ | $ | $ | $ |
| 2. Fully paid | 5,000 | 50 | 250,000 | 250,000 | nil. |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

### Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | |
|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders).** | | |
| *A.—Permanent Capital Stock or Shares.* | | |
| 1. (*a*) Ordinary joint stock capital fully called : total called, $250,000 ; total paid thereon | $250,000 00 | |
| 4. (*d*) Dividends declared in respect of (1), but not yet paid | 5,000 00 | |
| 7. (*g*) Contingent fund in respect of (1) | 18,725 25 | |
| | | $273,725 25 |
| **Liabilities to the Public.** | | |
| 27. Deposits payable on demand | 187,341 85 | |
| 28. Interest on deposits, due or accrued or capitalized (included in 27). | | |
| 40. Other liabilities to the public, *viz.* :— | | |
| 41. (*a*) Solicitors' account | 25 00 | 187,366 85 |
| Total liabilities | | $461,092 10 |

BALANCE SHEET.—*Continued.*

CR. *Assets.*

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.

A.—*Immovable Property Owned Beneficially by Corporation :*

| | | | | | |
|---|---|---|---|---|---|
| 5. | (*b*) Freehold land (including buildings) | | | $ | 4,246 30 |

B.—*Debts Secured by Mortgages of Land.*

| | | | | | |
|---|---|---|---|---|---|
| 9. | (*a*) Debts (other than item 10) secured by mortgages of land | $ | 281,994 91 | | |
| 10. | (*b*) Debts secured by mortgaged land held for sale | | 24,642 41 | | |
| 11. | (*c*) Interest due or accrued on items 9 and 10 and not included therein | | 7,579 48 | | |
| | | | | | 314,216 80 |
| 12. | (*d*) Of the debts mentioned in items 9, 10 and 11 the sum of $2,603 is due by directors or Officers of the Corporation. (Not extended.) | | | | |

A.—*Debts not above enumerated for which the Corporation holds securities as follows :*

| | | | | | |
|---|---|---|---|---|---|
| 20. | (*h*) Debts secured only by permanent stock or shares of the Corporation. | $ | 13,563 74 | | |
| 22. | (*j*) Debts secured by other debentures | | 14,230 26 | | |
| 23. | (*k*) Debts secured by other debentures | | 4,813 26 | | |
| 26. | (*n*) Interest due or accrued on items 20, 22 and 23 and not included therein | | 116 52 | | |
| | | | | | 32,723 78 |

D.—*Unsecured Debts.*

| | | | |
|---|---|---|---|
| 27. | (*a*) Debts not at present collectable, taxes, insurance premiums, etc | | 768 32 |

E.—*Cash.*

| | | | | | |
|---|---|---|---|---|---|
| 31. | (*a*) On hand | $ | 49 73 | | |
| 32. | (*b*) In bank | | 82,465 25 | | |
| | | | | | 82,514 98 |

F.—*Assets not hereinbefore mentioned.*

| | | | | | |
|---|---|---|---|---|---|
| 37. | (*a*) Office furniture | $ | 86 57 | | |
| 38. | (*b*) City of Kingston debentures | | 26,535 35 | | |
| | | | | | 26,621 92 |
| | Total assets | | | $ | 461,092 10 |

CASH ACCOUNT.

*Receipts for the year ending 31st December, 1901.*

I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.

A.—*Balances from 31st December, 1900.*

| | | (Col. 1.) | Total (Col. 4.) |
|---|---|---|---|
| | (i) On hand | | $ 61 06 |
| 3. | (ii) In bank | | 57,714 61 |
| | (iii) Bank interest | | 2,933 63 |

C.—*Receipts on account of investments, loans and debts.*

| | | | | |
|---|---|---|---|---|
| | (*a*) On mortgages of realty :— | | | |
| 10. | (i) Principal | $ | 44,466 14 | |
| 11. | (ii) Interest | | | |
| | (*b*) On other securities :— | | | |
| 12. | (i) Principal | | 44,635 24 | |
| 13. | (ii) Interest or dividends | | | |
| | | | | 89,101 38 |

D.—*Receipts from Real Estate owned beneficially by Corporation.*

| | | | |
|---|---|---|---|
| 17. | (*b*) Rents (gross) | | 318 75 |

F.—*Borrowed money.*

| | | | |
|---|---|---|---|
| 26. | (*b*) Borrowed by taking deposits | | 315,712 23 |

G.—*Receipts from other sources.*

| | | | |
|---|---|---|---|
| 30. | (*a*) Fees | | 3 50 |
| | Totals | $ | 465,845 16 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | | (Col. 1.) | (Total, Col 4.) |
|---|---|---|---|
| 1. | (*a*) Loaned on mortgages of realty including item 7 (*e*) | | $ 16,098 08 |
| | (*b*) Loaned or invested in other securities, viz : | | |
| | (i) Loans secured by stock | | 22,621 00 |
| | (ii) " " debentures | | 7,500 00 |
| | (*c*) Insurance or taxes advanced on property mortgaged to the Corporation. Included in 1 (*a*.) | | |

B.—*Expended on Stock Account.*

| | | | |
|---|---|---|---|
| 8. | Dividends paid on permanent stock | $ 10,222 25 | 10,222 25 |

C.—*Borrowed Money (other than foregoing) or Interest thereon Paid, viz. :*

| | | | |
|---|---|---|---|
| 19. | (*b*) Deposits : Principal and interest | | 323.819 18 |

D.—*Management Expenses (other than foregoing.)*

| | | | |
|---|---|---|---|
| 25. | (*a*) Salaries and fees | 2,138 00 | |
| 26. | (*b*) Commission or brokerage | 40 00 | |
| 28. | (*d*) Stationery, postage, printing and advertising | 98 06 | |
| 29. | (*e*) Law costs | 69 50 | |
| 30. | (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates | 426 89 | |
| 32. | (*h*) Registration fees | 55 00 | |
| | (*i*) Provincial tax | 162 50 | |
| | Sundries | 45 97 | |
| | | | 3,035 92 |

E.—*Other Expenditures :*

| | | | |
|---|---|---|---|
| 33. | (*a*) Insurance on property owned | | 33 75 |

F.—*Balance.*

| | | | |
|---|---|---|---|
| 37. | (*a*) Cash on hand and in bank | | 82,514 98 |
| | Totals | | $ 465,845 16 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. None.
5. Average rate of interest per annum paid by the Corporation during 1901, on deposits, 3 per cent. ; on debentures, none ; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 5 to 6 per cent. ; on other securities, 4 to 6 per cent.
7. Of the mortgages held by the Corporation, all are on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1901, $1,483.60.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901: No., 2 ; amount, $8,460.58.
10. Aggregate market value of land mortgaged to the Corporation, $185,000.
11. How often are the securities held by the Corporation valued? From time to time as occasion arises.
12. (*a*) What officers of the Corporation are under bond, and for what sum respectively? Manager, $2,000; Assistant Manager, $1,500. By private sureties.
13. When were the accounts of the Corporation last audited? 20th February, 1902.
14. Names and addresses of the auditors for 1901, Geo. A. Macdonald and Thomas D. Minnes, Kingston, Ont.

## THE ONTARIO LOAN AND DEBENTURE COMPANY.

*Head Office, London, Ont.*

Incorporated under Building Societies Act, R. S. O. 1877, c. 164, by declaration filed in the Office of the Clerk of the Peace for the County of Middlesex, 26th September, 1879. The original corporate name was The Ontario Savings and Investment Society.

By Order in Council of Ontario, dated 4th October, 1879, and also by Order in Council of Canada, dated 29th October, 1879, the corporate name was changed to The Ontario Loan and Debenture Company.

The lending and the borrowing powers are governed by the Loan Corporations Act, R S.O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Ontario Loan and Debenture Company, of London, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 139 Dundas street, in the City of London, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :—

John McClary, President, London, Ont. ; 13th February, 1901 ; 12th February, 1902.
Arthur S. Emery, Vice-President, London, Ont. " "
Wm. Bowman, Director, London, Ont. " "
Wm. McDonough, Director, London, Ont. " "
Lt.-Col. W. M. Gartshore, Director, London, Ont. " "
Wm. F. Bullen, Manager and Secretary-Treasurer, London, Ont ; 14th July, 1871.

A. Permanent capital stock : total amount authorized, not limited ; total amount subscribed, $2,000,000, as more particularly set out in Schedule A hereto.

### Schedule A.

(a) *Fixed and permanent capital stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st Dec., 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | No. of shares. | Par value of shares. | — | | |
| | | $ | $ | $ | $ |
| 1. Fully called | 20,000 | 50 | 1,000,000 | 1,000,000 | |
| 2. Partly called, 20 per cent. | 20,000 | 50 | 1,000,000 | 200,000 | 800,000 |
| Totals | 40,000 | | 2,000,000 | 1,200,000 | 800,000 |

List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

### Capital (Liabilities to Stockholders or Shareholders)

*A.—Permanent Capital Stock or Shares.*

| | | | |
|---|---|---|---|
| 1. | (*a*) Ordinary joint stock capital fully called: Total called, $1,000,000; total paid thereon | $1,000,000 00 | |
| 2. | (*b*) Ordinary joint stock capital, 20 per cent. called: Total called, $200,000; total paid thereon | 200,000 00 | |
| 4. | (*d*) Dividends declared in respect of (1) and (2), but not yet paid | 36,000 00 | |
| 5. | (*e*) Unappropriated profits in respect of (1) and (2) | 15,121 67 | |
| 6. | (*f*) Reserve fund in respect of (1) and (2) | 560,000 00 | |
| | | | $1,811,121 67 |

### Liabilities to the Public.

| | | | |
|---|---|---|---|
| 27. | Deposits payable on notice, including interest | $560,,743 62 | |
| 28. | Interest on deposits, capitalized during year | $16,498.83. | |
| 29. | Debentures issued and payable in Canada | 283,663 00 | |
| 30 | Interest due and accrued on (29) | 3,944 43 | |
| 31. | Debentures issued in Canada but payable elsewhere | 965,888 02 | |
| 32. | Interest due and accrued on (31) | 8,674 00 | |
| 37. | Owing to Bank in England | 136 00 | |
| | | | 1,823,049 07 |
| | Total liabilities | | $3,634,170 74 |

Cr. *Assets.*

### I.—Assets of which the Corporation is the Beneficial Owner.

*A.—Immovable Property Owned Beneficially by Corporation.*

| | | | |
|---|---|---|---|
| 1. | (*a*) Office premises situated as follows: | | |
| 2. | (i) At London, Ont., held in freehold | $40,000 00 | $40,000 00 |

*B.—Debts Secured by Mortgages of Land.*

| | | | |
|---|---|---|---|
| 9. | (*a*) Debts, (other than item 10) secured by mortgages of land | 3,315,968 72 | |
| 10. | (*b*) Debts secured by mortgaged land held for sale | 25,243 20 | 3,341,211 92 |

*C.—Debts not above enumerated for which the Corporation hold Securities, as follows:*

| | | | |
|---|---|---|---|
| 14. | (*b*) Debts secured by Municipal Bonds or Debentures | $91,838 80 | |
| 16. | (*d*) Debts secured by Loan Corporations' Debentures | 50,778 08 | |
| 20. | (*h*) Debts secured only by Permanent Stock or Shares of the Corporation | 26,260 20 | $168,877 08 |

*E.—Cash.*

| | | |
|---|---|---|
| 32. | (*b*) In banks | 84.081 74 |
| | Total assets | $3,634,170 74 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

### I.—Received by the Corporation for its Own Use.

*A.—Balances from 31st December, 1900.*

| | | | |
|---|---|---|---|
| | (*a*) Cash not already shown under (1):— | | |
| 3. | (i) In bank | $78,524 68 | $78,524 68 |

*C.—Receipts on account of investments, loans or debts.*

| | | | |
|---|---|---|---|
| | (*a*) On mortgages of realty:— | | |
| 10. | (i) Principal | 525.072 11 | |
| 11. | (ii) Interest | 172,754 28 | |
| | (*b*) On other securities:— | | |
| 12. | (i) Principal | 62,973 47 | |
| 13. | (ii) Interest or dividends | 7,633 87 | 768,433 73 |

*D.—Receipts from real estate owned beneficially by Corporation.*

| | | | |
|---|---|---|---|
| 16. | (*a*) Sales included in 10 and 11. | | |
| 17. | (*b*) Rents | 1,764 81 | 1,764 81 |

*F.—Borrowed money.*

| | | | |
|---|---|---|---|
| 25. | (*a*) Bank overdraft | 136 00 | |
| 26. | (*b*) Borrowed by taking deposits | 580,450 27 | |
| 27. | (*c*) Borrowed on debentures | 253,474 05 | 834,060 32 |

*G.—Receipts from other sources.*

| | | |
|---|---|---|
| 30. | (*a*) Interest on bank accounts | 2,551 68 |
| | Totals | $1,685,335 22 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | | | |
|---|---|---|---|
| 1. | (a) Loaned on mortgages of realty | $ 579,966 68 | |
| | (b) Loaned or invested in other securities, viz.:— | | |
| 2. | (i) This Company's stock | 11,800 00 | |
| | (ii) Loan Company debentures | 52,544 72 | |
| | | | $ 644,311 40 |

B.—*Expended on Stock Account.*

| | | | |
|---|---|---|---|
| 8. | Dividends paid on permanent stock | $72,000 00 | 72,000 00 |

C.—*Borrowed Money (other than foregoing) or Interest Thereon Paid, viz:*

| | | | |
|---|---|---|---|
| 19. | (b) Deposits: Principal, $553,438.39, and interest, $16,918.53 | 570,356 92 | |
| 20. | (c) Debentures issued in Canada: Principal, $42,350.00; interest, $9,201.82 | 51,551 82 | |
| 21. | (d) Debentures payable elsewhere: Principal, 200,775 04; interest, $35,830.29 | 236,605 33 | |
| | | | 858,514 07 |

D.—*Management Expenses (other than foregoing).*

| | | | |
|---|---|---|---|
| 25. | (a) Salaries and fees | 10,094 70 | |
| 26. | (b) Commission or brokerage | 7,433 15 | |
| 28. | (d) Stationery, postage, printing and advertising, etc | 1,633 72 | |
| 30. | (f) Fuel, rent, taxes (other than in 7 and 32) and rates, etc | 2,963 72 | |
| 31. | (g) Travelling expenses, and Inspectors' salaries | 4,112 72 | |
| 32. | (h) Registration fees | 200 00 | |
| | | | 26,428 01 |

F.—*Balance*

| | | |
|---|---|---|
| (b) Cash in bank | | 84,081 74 |
| Totals | | $1,685,335 22 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of Debentures issued by the Corporation and payable in Canada which will mature in 1902, $54,528.00.
2. Amount of Debentures issued by the Corporation in Canada and payable elsewhere which will mature in 1902, $408,909 00.
3. Amount of other existing obligations of the Corporation which will mature in 1902? None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, $474,932.90.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 3.1266 per cent.; on debentures, 3.6439 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty. 5.4357 per cent.; on other securities, 4.479.
7. Of the mortgages held by the Corporation $2,946,589.50 is on realty situated in Ontario, and $369,379.22 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901, $7,372.73.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901? No. 2; amount, $4,309.77.
10. Aggregate market value of the land mortgaged to the Corporation, $6,628 498.00.
11. How often are the securities held by the Corporation valued? Semi-Annually.
12. (a) What officers of the Corporation are under bond and for what sum respectively? Manager, $5,000; 2 Inspectors, $2,000 each; accountant, $5,000; teller, $5,000; 2 clerks, $2,000 each; 3 clerks, $1,000 each. By Guarantee Companies.
13. When were the accounts of the Corporation last audited? Audited monthly; last audit, January 20, 1902.
14. Names and address of the auditors respectively for 1901 and 1902 (if appointed). Geo. F. Jewell, F. C. A., London, Ont.; A. M. Smart, London, Ont.

## THE ONTARIO LOAN AND SAVINGS COMPANY.

*Head Office, Oshawa, Ontario.*

Incorporated under the Building Societies Acts, Consol. Stat. U. C. chap. 53, by declaration filed with the Clerk of the Peace for the County of Ontario on 12th February, 1873.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Ontario Loan and Savings Company, of Oshawa, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is in the Town of Oshawa, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office:

| | | |
|---|---|---|
| W. F. Cowan, President, Oshawa ; | 20th February, 1901, | 19th February, 1902. |
| W. F. Allan, Vice-President, Bowmanville ; | " | " |
| John Cowan, Director, Oshawa ; | " | " |
| R. S. Hamlin, Director, Oshawa ; | " | " |
| Thomas Paterson, Director, Bowmanville ; | " | " |
| Wm. Brien, Director, Trillick, Ireland ; | " | " |
| James A. Gibson, Director, Oshawa ; | " | " |
| T. H. McMillan, Manager-Secretary, Oshawa ; | " | " |

A. Permanent capital stock : Total amount authorized, $300,000 ; total amount subscribed $300,000, as more particularly set out in Schedule A hereto.

### Schedule A.

(*a*) *Fixed and Permanent Capital Stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation |
|---|---|---|---|---|---|
| | No. of shares. | Par value. | —— | | |
| | | $ c. | $ c. | $ c. | $ c. |
| Fully called ..... | 6,000 | 50 00 | 300,000 00 | 299,441 75 | 558 25 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

*Capital and Liabilities.*

Dr.

| | | |
|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders).** | | |
| *A.—Permanent Capital Stock or Shares.* | | |
| 1. (*a*) Ordinary capital fully called : Total called, $300,000 ; total paid thereon | $299,441 85 | |
| 6. (*f*) Reserve fund in respect of (1) | 75,000 00 | |
| 7. (*g*) Contingent fund in respect of (1) | 25,000 00 | |
| | | $399,441 85 |
| **Liabilities to the Public.** | | |
| 27. Deposits payable on notice | $297,646 50 | |
| 29. Debentures issued in Canada | 249,800 00 | |
| | | 547,446 50 |
| Total liabilities | | $946,888 35 |

*Assets.*

Cr.

| | | |
|---|---|---|
| **I.—Assets of which the Corporation is the Beneficial Owner.** | | |
| *A.—Immovable Property Owned Beneficially by Corporation.* | | |
| 1. (*a*) Office premises situate as follows: | | |
| 2. (i) At Oshawa | $11,000 00 | |
| 5. (*b*) Freehold land (including buildings) other than foregoing | 40,000 00 | |
| | | $51,000 00 |
| *B.—Debts secured by Mortgages of Land.* | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | $733,971 38 | |
| 10. (*b*) Debts secured by mortgaged land held for sale | 25,000 00 | |
| | | 758,971 38 |
| *C.—Debts not above enumerated for which the Corporation holds securities as follows:* | | |
| 20. (*h*) Debts secured only by Permanent Stock or Shares of the Corporation | | 4,724 89 |
| *E.—Cash.* | | |
| 31. (*a*) On hand | $1,645 65 | |
| 32. (*b*) In banks | 96,161 13 | |
| | | 97,806 78 |
| *F.—Assets not hereinbefore mentioned.* | | |
| 38. (*b*) 166 Shares Western Bank Stock | $21,372 50 | |
| 39. (*c*) 212 shares Company's own stock held in trust by Trustees | 12,612 80 | |
| 40. (*d*) Office furniture | 400 00 | |
| | | 34,385 30 |
| Total assets | | $946,888 35 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | (Col. 1.) |
|---|---|
| **I.—Received by the Corporation for its Own Use.** | |
| *A.—Balance from 31st December, 1900.* | |
| (*a*) Balance | $4,942 09 |
| *C.—Receipts on account of Investments, Loans or Debts.* | |
| (*a*) On mortgages of realty— | |
| 10. (i) Principal | 62,731 84 |
| 11. (ii) Interest | 43,958 32 |
| *F.—Borrowed Money.* | |
| 26. (*b*) Borrowed by taking deposits | 257,627 03 |
| 27. (*c*) Borrowed on debentures | 198,000 00 |
| Totals | $567,259 28 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

| | | (Col. 1.) | Total (Col. 4.) |
|---|---|---|---|
| | A.—*Sums Loaned or Invested on Capital Account.* | | |
| 1. | (*a*) Loaned on mortgages of realty | $44,419 59 | |
| | (*b*) Loaned or invested in other securities— | | |
| 2. | (i) Bank shares | 2,000 00 | |
| | | | $46,419 59 |
| | B.—*Expended on Stock Account.* | | |
| 8. | Dividends paid on premium stock | 14,972 08 | 14,972 08 |
| | C.—*Borrowed Money (other than foregoing) or Interest thereon paid, viz.:* | | |
| 19. | (*b*) Deposits: principal, $239,932.06; interest, $10,464.50 | 250,396 56 | |
| 20. | (*c*) Debentures issued in Canada: principal, $192,000; interest, $9,872.00. | 201,872 00 | |
| | | | 452,268 56 |
| | D.—*Management Expenses (other than foregoing).* | | |
| 25. | (*a*) Salaries and fees, including Directors' allowance | 4,750 00 | |
| 26. | (*b*) Commission or brokerage | 100 00 | |
| 28. | (*d*) Stationery, postage and advertising | 300 00 | |
| 30. | (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates | 317 27 | |
| 31. | (*g*) Travelling expenses | 50 00 | |
| 32. | (*h*) Registration and Filing Fees | 80 00 | |
| 33. | (*i*) Ontario Tax | 195 00 | |
| | | | 5,792 27 |
| | F.—*Balance.* | | |
| 37. | (*a*) Cash on hand and in banks | | 47,806 78 |
| | Totals | | $567,259 28 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the corporation in Canada which will mature in 1902, $6,000.
2. Amount of debentures issued by the corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the corporation which will mature in 1902. None. Except deposits.
4. Amount of securities held by the corporation which will mature and become payable to the corporation in 1902, about $50,000 with interest.
5. Average rate of interest per annum paid by the corporation during 1901 on deposits, 3½ per cent.; on debentures. 3½ and 4 pe cent.
6. Average rate of interest per annum received by the corporation during 1901 on mortgages of realty, about 5 per cent.; on other securities, 6 per cent.
7. Of the mortgages held by the corporation, $733,971.38 is on realty situate in Ontario, and $ is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the corporation in 1901: No., 3; amount, $4,500.
10. Aggregate market value of land mortgaged to the corporation, say $2,000,000, impossible to state accurately.
11. How often are the securities held by the corporation valued? Once a year.
12. (*a*) What officers of the corporation are under bond and for what sum respectively? Accountant, $2,500; teller, $2,500; by Guarantee Company.
13. When were the accounts of the corporation last audited? Up to 31st December, 1901.
14. Names and address of the auditors for 1901 and 1902. J. P. Owens and P. H. Punshon, Oshawa.

## THE OXFORD PERMANENT LOAN AND SAVINGS SOCIETY.

*Head Office, Woodstock, Ont.*

Incorporated under the Building Societies Act, Consol. Stat. U. C., chapter 53, by declaration filed with the Clerk of the Peace for the County of Oxford, on the 27th October, 1865. (Decl. Book I, 25.) The original corporate name was "The Oxford Permanent Building and Saving Society."

By Order in Council of Ontario, dated 23rd September, 1878, the corporate name was changed to the Oxford Permanent Loan and Savings Society.

The borrowing and the lending powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Oxford Permanent Loan and Savings Society, of Woodstock, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 388 Dundas street, in the Town of Woodstock, in the Province of Ontario.

The Board is constituted of eight directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | | | | |
|---|---|---|---|---|---|
| John White, President, Woodstock; | 22nd | February, | 1900, | 27th February, | 1902. |
| Thos. H. Parker, Vice-President, Woodstock; | 28th | " | 1901, | 26th " | 1903. |
| Judge Finkle, Director, Woodstock; | 22nd | " | 1900, | 27th " | 1902. |
| William Dease, Director, Woodstock; | | " | | " | |
| H. P. Brown, Director, Woodstock; | | " | | " | |
| William Grey, Director, Woodstock; | 28th | " | 1901, | 26th " | 1903. |
| James White, Director, Woodstock; | | " | | " | |
| M. Douglas, Man'g Dir. and Secretary, Woodstock; | | " | | " | 1903. |

A. Permanent capital stock : Total amount authorized, $270,000; total amount subscribed, $270,000, as more particularly set out in Schedule A hereto.

### Schedule A.

*(a) Fixed and permanent capital stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the corporation. |
|---|---|---|---|---|---|
| | No. of shares. | Par value. | — | | |
| | | $ | $ | $ | $ |
| 1. Fully called | 4,684 | 50 | 234,200 | 234,200 | ..... |
| 2. Partly called, 20 per cent | 716 | 50 | 35,800 | 7,160 | 28,640 |
| Totals | 5,400 | ..... | 270,000 | 241,360 | 28,640 |

List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

DR. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders).** | | | |
| | *A.—Permanent Capital Stock or Shares.* | | |
| 1. (*a*) | Ordinary joint stock capital fully called. Total called, $234,200; total paid thereon | $234,200 00 | |
| 2. (*b*) | Ordinary joint stock capital 20 per cent. called; Total called, $7,160; total paid thereon | 7,160 00 | |
| 4. (*d*) | Dividends declared in respect of (1) and (2) but not yet paid | 7,298 92 | |
| 6. (*f*) | Reserve fund in respect of (1) and (2) | 42,000 00 | |
| 7. (*g*) | Contingent fund in respect of (1) and (2) | 500 00 | $291,158 92 |
| | **Liabilities to the Public.** | | |
| 27. | Deposits | $278,757 80 | |
| 28. | Interest on deposits capitalized during the year, $9,242.36. | 191,185 00 | |
| 29. | Debentures issued in Canada | 6,966 75 | |
| 30. | Interest on (29) due and accrued or capitalized | 75 00 | |
| 40. | Other liabilities to the public, viz.:— | | |
| 41. | (a) Current accounts | | 476,984 55 |
| | Total liabilities | | 768,143 47 |

*Assets.*

| | | | |
|---|---|---|---|
| CR. | **Assets of which the Corporation is the Beneficial Owner.** | | |
| | *A.—Immovable Property owned Beneficially by Corporation.* | | |
| 1. (*a*) | Office premises situate as follows:— | | $7,000 00 |
| 2. | (i) At Woodstock, held in freehold | | |
| | *B.—Debts secured by Mortgages of Land.* | | |
| 9. (*a*) | Debts (other than item 10) secured by mortgages of land | 625,263 16 | |
| 10. (*b*) | Debts secured by mortgaged land held for sale | 14,056 02 | 639,319 18 |
| | *C.—Debts not above enumerated for which Corporation holds security as follows:* | | |
| 16. (*d*) | Debts secured by Loan Corporation's debentures | 75,711 79 | |
| 20. (*h*) | Debts secured only by permanent stock or shares of the Corporation | 7,903 67 | |
| 22. (*j*) | Debts secured by permanent stock of other Loan Corporations | 16,995 00 | 100,610 46 |
| | *E.—Cash.* | | |
| 31. (*a*) | On hand | 2,011 54 | |
| 32. (*b*) | In bank | 18,983 96 | 20,995 50 |
| | *F.—Assets not hereinbefore mentioned.* | | |
| 37. (*a*) | Office furniture | 50 00 | |
| 38. (*b*) | Rents office building | 168 33 | 218 33 |
| | Total assets | | $768,143 47 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | | Col. 1. | Col. 4. |
|---|---|---|---|
| | **1.—Received by the Corporation for its Own Use.** | | |
| | *A.—Balance from 31st December, 1900.* | | |
| 1. (*b*) | Cash not already shown under (1):— | | |
| | (i) On hand | $2,104 98 | $2,104 98 |
| | *C.—Receipts on account of investments, loans or debts.* | | |
| | (*a*) On mortgages of realty:— | | |
| 10. | (i) Principal | 55,160 64 | |
| 11. | (ii) Interest | 33,685 31 | |
| | (iii) Instalments | 4,277 76 | |
| | (*b*) On other securities: | | |
| 12. | (i) Principal | 9,690 00 | |
| 13. | (ii) Interest or dividends | 4,226 53 | 107,040 24 |
| | *D.—Receipts from real estate owned beneficially by Corporation.* | | |
| 17. (*b*) | Rents | 421 00 | 421 00 |
| | *F.—Borrowed Money.* | | |
| 26. (*b*) | Borrowed by taking deposits | 332,627 38 | |
| 27. (*c*) | Borrowed on debentures | 55,750 00 | 388,377 38 |
| | *G.—Receipts from other sources.* | | |
| 30. (*a*) | Mortgage account—Insurance | 690 70 | |
| (*b*) | Solicitors' fees and sundry receipts | 489 76 | |
| (*c*) | Rents | 574 36 | |
| (*d*) | Bank interest and other earnings | 377 59 | 2,132 41 |
| | Totals | | $500,076 01 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901*

| | Col. 1. | Total, Col. 4. |
|---|---|---|
| **I.—EXPENDED ON CORPORATION ACCOUNT.** | | |
| *A.—Sums Loaned or Invested on Capital Account.* | | |
| 1. (*a*) Loaned on mortgages of realty | $66,701 68 | |
| (*b*) Loaned or invested in other securities, viz.: | | |
| 2. (i) On capital stock of this Corporation | 800 00 | |
| 3. (ii) On debentures of this Corporation | 1,699 75 | |
| 4. (iii) On capital stock of other Loan Corporations | 22,612 50 | |
| (*c*) Insurances or taxes advanced on property mortgaged to the Corporation | 746 28 | |
| | | $92,560 21 |
| *B.—Expended on Stock Account.* | | |
| 8. Dividends paid on permanent stock | $14,495 10 | 14,495 10 |
| *C.—Borrowed Money (other than foregoing) or interest theron paid, viz.:* | | |
| 18. (*a*) Bank account (principal and interest) | 20,109 47 | |
| 19. (*b*) Deposits: Principal, $313,949.21; interest, $102.39 | 314,051 60 | |
| 20. (*c*) Debentures issued in Canada: Principal, $27,100; interest, $6,581.17. | 33,681 17 | |
| | | 367,842 24 |
| *D.—Management Expenses (other than foregoing.)* | | |
| 25. (*a*) Salaries and fees | 2,414 67 | |
| 26. (*b*) Commission or brokerage | 101 50 | |
| 28. (*d*) Stationery, postage, printing and advertising | 208 74 | |
| 30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates | 729 88 | |
| 32. (*h*) Registration fees | 80 00 | |
| | | 3,534 79 |
| *E.—Other Expenditures, viz.:* | | |
| 33. (*a*) Sundry payments pertaining to mortgaged property | 648 17 | 648 17 |
| *F.—Balance.* | | |
| 37. (*a*) Cash on hand | | 20,995 50 |
| Totals | | $500,076 01 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902, $68,210.00.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, $86,788.07.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 3.5 per cent.; on debentures, 4 06 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 5.515 per cent., on other securities, 5.032 per cent.
7. Of the mortgages held by the Corporation, $639,319.18 is on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901, $323.28.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. No. 1; amount, $911.17.
10. Aggregate market value of the land mortgaged to the Corporation, $1,211,994.00.
11. How often are the securities held by the Corporation valued? Half yearly by the Manager, yearly by the Directors
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Treasurer, $10,000, and ledger-keeper, $2,000. By Guarantee Companies.
13. When were the accounts of the Corporation last audited? As at 31st December, 1901.
14. Names and address of the auditors respectively for 1901? George White and W. H. VanIngen, Woodstock, Ontario.

## THE PEOPLES' LOAN AND DEPOSIT COMPANY.

*Head Office, Toronto, Ontario.*

Incorporated under the Building Societies Act (Consol. Stat. U. C., chap. 53) by declaration filed with the Clerk of the Peace for the County of York, 18th February, 1875.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the People's Loan and Deposit Company of Toronto, at the 31st December, 1901, and for the year ending on that day.

The head office of the Corporation is at No. 41 Adelaide street east, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

Hon. J. C. Aikins, President, Toronto ; 11th February, 1901 ; 10th February, 1902.
Vice-President Toronto ; " "
John Aikins, Director, Brampton ; " "
Dr. J. C. Patton, Director, Toronto ; " "
Bernard Saunders, Toronto ; " "
F. J. Dunbar, Director, Toronto ; " "
Samuel W. Black, Manager and Secretary, Toronto ; 4th September, 1895.

A. Permanent capital stock : Total amount authorized, $600,000 ; total amount subscribed, $600,000, as more particularly set out in Schedule A hereto.

### Schedule A.

(*a*) *Fixed and Permanent Capital Stock created by virtue of Building Societies Act.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | No. of shares. | Par value of shares. | — | | |
| | | $ | $ | $ | $ |
| 1. Fully called .... | 12,000 | 50 | 600,000 | 600,000 | ..... |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

### Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | |
|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders).** | | |
| *A.—Permanent Capital Stock or Shares.* | | |
| 1. (*a*) Ordinary joint stock capital fully called ; Total called, $600,000 ; total paid thereon | | $600,000 00 |
| **Liabilities to the Public.** | | |
| 27. Deposits payable on demand, $33,545.06 ; payable on notice, $58,465.51 .. | $92,010 57 | |
| 28. Interest on deposits due or accrued, or capitalized | 3,252 89 | |
| 29. Debentures issued in Canada* | 62,413 38 | |
| 30. Interest due or accrued on (29) | 770 18 | |
| 40. Other liabilities to the public, viz. :— | | |
| 41. (*a*) Borrowed on mortgages | 14,000 00 | |
| 42. (*b*) Interest accrued on 41 (*a*) | 357 88 | |
| | | 172,804 90 |
| **Total actual liabilities** | | $772,804 90 |

* Mortgages given as collateral for $28,000.

BALANCE SHEET—*Continued.*

*Assets.*

CR.

| | | | |
|---|---|---|---|
| | I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER. | | |
| | *A.—Immovable Property Owned Beneficially by Corporation.* | | |
| 5. | (*b*) Freehold land (including buildings) | | $72,957 44 |
| | *D.—Debts Secured by Mortgages of Land.* | | |
| 9. | (*a*) Debts (other than item 10) secured by mortgages of land | $484,682 23 | |
| 10. | (*b*) Debts secured by mortgaged land held for sale | 87,582 73 | |
| | | | 572,264 96 |
| | *C.—Debts not above enumerated for which the Corporation holds securities as follows:* | | |
| 20. | (*h*) Debts secured only by permanent stock or shares of the Corporation | | 10,528 00 |
| | *D.—Unsecured Debts.* | | |
| 27. | (*a*) Notes | | 225 00 |
| | *E.—Cash.* | | |
| 31. | (*a*) On hand | 696 71 | |
| 32. | (*b*) In bank | 1,773 63 | |
| | | | 2,470 34 |
| | *A.—Assets not hereinbefore mentioned.* | | |
| 37. | (*a*) Furniture and fixtures | 300 00 | |
| 38. | (*b*) Sundry accounts | 79 89 | |
| 39. | (*c*) Balance of profit and loss account | 113,979 27 | |
| | | | 114,359 16 |
| | Total of assets owned beneficially by Corporation | | $772,804 90 |

CASH ACCOUNT.

*Receipts for the year ending 31st December, 1901.*

| | | | |
|---|---|---|---|
| | I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE. | | |
| | *A.—Balances from 31st December, 1900.* | | |
| | (*b*) Cash (not already shown under (1)): | | (Col. 4) |
| | (i) On hand | | $717 96 |
| 3. | (ii) In bank | | 10,006 03 |
| | *C.—Receipts on Account of Investments, Loans or Debts.* | | |
| | (*a*) On mortgages of Realty: | | |
| 10. | (i) Principal | | 60,497 81 |
| | (ii) Interest | | 30,363 54 |
| | (*b*) On other securities: | | |
| 13. | (ii) Interest or dividends | | 35 00 |
| | *D.—Receipts from Real Estate Owned Beneficially by Corporation.* | | |
| 16. | (*a*) Sales (not included in any of foregoing items) | | 4,900 00 |
| 17. | (*b*) Rents | | 4,392 88 |
| | *F.—Borrowed Money.* | | |
| 26. | (*b*) Borrowed by taking deposits | | 158,513 90 |
| 27. | (*c*) " on debentures | | 16,956 48 |
| | *G.—Receipts from other sources.* | | |
| 30. | (*a*) Sundry accounts | | 1,824 46 |
| | Total | | $288,207 56 |

CASH ACCOUNT—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | (Col. 4). |
|---|---|
| 1. (*a*) Loaned on Mortgages or Realty | $49,956 19 |

C.—*Borrowed money (other than foregoing) or Interest thereon paid, viz.*

| | |
|---|---|
| 19. (*b*) Deposits: Principal, $ .....Interest | 149,964 75 |
| 20. (*c*) Debentures issued in Canada: Principal, $72,556 48; interest, $4,923.38 | 77,479 86 |

D.—*Management Expenses (other than foregoing).*

| | |
|---|---|
| 25. (*a*) Salaries and fees | 4,090 93 |
| 28. (*d*) Stationery, postage, printing and advertising | 762 48 |
| 29. (*e*) Law costs | 674 40 |
| 30. (*f*) Fuel, rent, taxes (other than in 7 and 32) rates | 500 09 |
| 31. (*g*) Travelling expenses | 37 25 |
| 32. (*h*) Registration fees | 80 00 |

E.—*Other Expenditure, viz.:*

| | |
|---|---|
| 33. (*a*) Interest on borrowed money | 700 00 |
| 34. (*b*) Sundry accounts | 1,491 36 |

F.—*Balance.*

| | |
|---|---|
| 27. (*a*) Cash on hand and in banks | 2,470 34 |
| Totals | $288,207 56 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902, $45,356.90.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902, none.
3. Amount of other existing obligations of the Company which will mature and become payable in 1902, $14,000.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, $22,983.22.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 3.57 per cent.; on debentures, 4.72 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 5.47 per cent.; on other securities, 5.12 per cent.
7. Of the mortgages held by the Corporation, $568,009.96 is on realty situate in Ontario, and $4,255 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901, $70,252.72.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.
10. Aggregate market value of the land mortgaged to the Corporation, estimated, $796,350.
11. How often are the securities held by the Corporation valued? Yearly, or oftener.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $8,000; collector, $2,000.

    (*b*) Are the said bonds executed by private sureties or by guarantee companies? $8,000 by guarantee company and $2,000 by private sureties.
13. When were the accounts of the Corporation last audited? Up to 31st December, 1901, on 16th January, 1902.
14. Names and addresses of the auditors respectively for 1901 and 1902: Edward B. Freeland and John C. Copp, Toronto.

## THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED.

*Head Office, Toronto, Ontario.*

### Constating Instruments.

Incorporated under the Building Society's Act, (Consol. Stat. U. C. c. 53) by declaration filed with the Clerk of the Peace for the County of York, 17th September, 1879, with the corporate name of the Real Estate Loan and Debenture Company.—Decl. Book II. p. 57.

Letters Patent of Canada (6th April, 1883) incorporating the Company under the Canada Joint Stock Companies' Act, 1877, with the corporate name of the Real Estate Loan Company of Canada, Limited.—Lib. 85, folio 282, Office of the Registrar-General of Canada. The capital authorized by this instrument was "$2,000,000, being the capital of the said the Real Estate Loan and Debenture Company, with the same powers throughout Canada as now possessed by the said the Real Estate Loan and Debenture Company, and for the same purposes and objects, subject always to the provisions of the said last mentioned Act [Canada J. S. Co.'s Act, 1877] and with all such further powers, purposes and objects as are conferred upon loan companies incorporated under the provisions of the said last mentioned Act."

1884. Act of the Dominion of Canada, 47 V. c. 101 (D), respecting sales of assets.

Supplementary Letters Patent of Canada (20th June, 1892) reciting By-law No. 62 of the Company, and (as therein provided) reducing the capital stock from $2,000,000 to $1,600,000."

### Annual Statement

Of the condition and affairs of the Real Estate Loan Company of Canada, (Limited,) at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 2 Toronto street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | |
|---|---|---|
| William Cook, President, Toronto, | 6th Feb., 1901, | 5th Feb., 1902. |
| M. H. Aikins, M.D., Vice-President, Burnhamthorpe, | " | " |
| R. C. Moffat, D.D., Director, Toronto, | " | " |
| G. Martin Rae, " " | " | " |
| E. Douglas Armour, " " | 4th April, | " |
| B. Morton, Manager, " " | | |

A. Permanent capital stock : Total amount authorized, $1,600,000 ; total amount subscribed, $373,720, as more particularly set out in Schedule A hereto.

### Schedule A.

(*b*) *Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or private Acts.*

| Description. | No. of shares. | Par value of shares. | Total amount held. | Total amount paid thereon. | Total remaining uncalled. |
|---|---|---|---|---|---|
| | | $ | $ | $ | $ |
| 1. Fully called..... | 9,343 | 40 | 373,720 | 373,720 | ..... |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| | **Capital (Liabilities to Stockholders or Shareholders).** | | |
| | *A.—Permanent Capital Stock or Shares.* | | |
| 1. | (*a*) Ordinary joint stock capital fully called: Total called, $373,720; total paid thereon | $373,720 00 | |
| 4. | (*d*) Dividends declared in respect of (1) but not yet paid | 9,507 00 | |
| 5. | (*e*) Unappropriated profit in respect of (1) | 4,029 95 | |
| 6. | (*f*) Reserve Fund in respect of (1) | 50,000 00 | |
| 7. | (*g*) Contingent Fund in respect of (1) | 7,500 00 | |
| | | | $444,756 95 |
| | **Liabilities to the Public.** | | |
| 27. | Deposits payable on demand | $ 257 33 | |
| 29. | Debentures issued in Canada | 45,723 33 | |
| 30. | Interest due and accrued on (29) | 753 09 | |
| | | | 46,733 75 |
| | Total liabilities | | $491,490 70 |

Cr. *Assets.*

| | | | |
|---|---|---|---|
| | **I.—Assets of which the Corporation is the Beneficial Owner.** | | |
| | *A.—Immovable Property Owned Beneficially by Corporation.* | | |
| 5. | (*b*) Freehold land (including buildings) other than foregoing | | $24,600 82 |
| | *B.—Debts Secured by Mortgages of Land.* | | |
| 9. | (*a*) Debts (other than item 10) secured by mortgages of land | $446,390 74 | |
| 10. | (*b*) Debts secured by mortgaged land held for sale | 11,442 88 | |
| | | | 457,833 62 |
| | *C.—Debts not above enumerated for which the Corporation holds securities as follows:* | | |
| 20 | (*h*) Debts secured only by permanent stock or shares of the Corporation | | 936 41 |
| | *E.—Cash.* | | |
| 32. | (*b*) In banks | | 8,119 85 |
| | Total assets | | $491,490 70 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | | | |
|---|---|---|---|
| | **I.—Received by the Corporation for its Own Use.** | | |
| | *A.—Balances from 31st December, 1900.* | | |
| | (*b*) Cash (not already shown under (1)): | (Col. 1.) | Total (Col. 4.) |
| | (i) On hand | $ 3 25 | |
| 3. | (ii) In bank | 7,294 30 | |
| | | | $37,297 55 |
| | *C.—Receipts on account of Investments, Loans or Debts.* | | |
| | (*a*) On mortgages of realty: | | |
| 10. | (i) Principal | $76,457 62 | |
| 11. | (ii) Interest | 30,118 05 | |
| | | | 106,575 67 |
| | *D.—Receipts from Real Estate owned beneficially by Corporation.* | | |
| 16. | (*a*) Sales | $6,123 00 | |
| 17. | (*b*) Rents | 2,288 51 | |
| | | | 8,411 51 |
| | *F.—Borrowed Money.* | | |
| 27. | (*c*) Borrowed on Debentures | | 35,640 00 |
| | *G.—Receipts from other sources.* | | |
| 30. | (*a*) Bank interest | | 460 79 |
| | (*b*) Special law expense account | | 306 00 |
| | Total | | $188,691 52 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

| I.—EXPENDED ON CORPORATION ACCOUNT. | Total (Col. 4.) |
|---|---|
| A.—*Sums loaned or invested on Capital Account.* | |
| 1. (*a*) Loaned on mortgages of realty (including item 7 (*c*) if not separate account therefor. | $122,673 90 |
| 7. (*d*) Incumbrances on realty paid off | 5,635 00 |
| B.—*Expended on Stock Account.* | |
| 8. Dividends paid on permanent stock | 14,948 80 |
| C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:* | |
| 20. (*e*) Debentures issued in Canada: Principal, $25,931.50; interest, $1,869.48 | 27,800 98 |
| D.—*Management Expenses (other than foregoing.)* | |
| 25. (*a*) Salaries and fees | 3,375 15 |
| 26. (*b*) Commission or brokerage | 652 03 |
| 28. (*d*) Stationery, postage, printing, advertising and sundry expenses | 447 82 |
| 29. (*e*) Law costs | 326 42 |
| 30. (*f*) Rent (other than in 7 and 32) and rates | 225 00 |
| 32. (*h*) Registration fees | 50 00 |
| E.—*Other Expenditures, viz.:* | |
| 33. (*a*) Ontario, Manitoba, British Columbia and Toronto City taxes | 649 47 |
| 34. (*b*) Grant by shareholders | 500 00 |
| 35. (*c*) Unclaimed dividends | 250 24 |
| 36. (*d*) Amount written off property sold | 3,036 86 |
| F.—*Balance.* | |
| 37. Cash in bank | 8,119 85 |
| Total | $188,691 52 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902, $11,200.00.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. None.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, ——; on debentures, 4.46 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 6.49 per cent.; on other securities, 6 per cent.
7. Of the mortgages held by the Corporation $82,219.62 is on realty situate in Ontario, and $375,614 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account, $5,635.00.
9. Number and aggregate account of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. No., 4; amount, $3,506.56.
10. Aggregate market value of land mortgaged to the Corporation? Cannot say.
11. How often are the securities held by the Corporation valued? In the case of doubtful loans, annually or oftener.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $5,000; agent at Winnipeg, Man., $5,000, by Guarantee Companies.
13. When were the accounts of the Corporation last audited? 31st December, 1901.
14. Names and addresses of the auditors respectively for 1901 and 1902? G. B. Sparling, M.A., Toronto, T. E. P. Trew, Toronto.

## THE ROYAL LOAN AND SAVINGS COMPANY.

*Head Office, Brantford, Ontario.*

Incorporated under the Building Societies' Act (Consol. Stat. U.C. chap. 53) by declaration filed with the Clerk of the Peace for the County of Brant, on the 24th March, 1876. (Decl. Book I, 13.)

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Royal Loan and Savings Company, of Brantford, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 138 Dalhousie Street, in the City of Brantford, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | |
|---|---|---|
| Jas. W. Digby, M.D., President, Brantford ; | February, 1901 | February, 1902. |
| Christopher Cook, Vice-President, Brantford | " | " |
| C. B. Heyd, M.P., Director, Brantford | " | " |
| John Mann, Director, Brantford | " | " |
| A. J. Wilkes, K.C., Director, Brantford | " | " |
| Wm. Watt, sr., Director, Brantford | " | " |
| John F. McLaren, Director, Brantford | " | " |
| R. S. Schell, Manager and Secretary, Brantford | " | " |

A. Permanent capital stock : total amount authorized, $500,000 ; total amount subscribed, $500,000, as more particularly set out in Schedule A hereto.

### Schedule A.

*(a)—Fixed and permanent capital stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | No. of shares. | Par value of shares. | ___ | | |
| | | $ | $ | $ | $ c. |
| 1. Fully called ..... | 10,000 | 50 | 500,000 | 500,000 | ..... ..... |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| **Capital (Liabilities to Stockholders and Shareholders).** | | | |
| *A.—Permanent Capital Stock or Shares.* | | | |
| 1. (*a*) Ordinary joint stock capital fully called ; total called, $500,000 ; total paid thereon | $ 500,000 00 | | |
| 4. (*d*) Dividends declared in respect of (1) but not yet paid | 12,500 00 | | |
| 6. (*f*) Reserve fund in respect of (1) | 100,000 00 | | |
| 7. (*g*) Contingent fund in respect of (1) | 13,081 18 | | |
| | | $ | 625,581 18 |
| **Liabilities to the Public.** | | | |
| 27. Deposits payable on notice | $ 346,225 57 | | |
| 28 Interest on deposits, due or accrued or capitalized | 830 34 | | |
| 29. Debentures issued in Canada | 405,044 98 | | |
| 30. Interest due and accrued on (29) | 5,312 27 | | |
| | | | 757,413 16 |
| Total liabilities | | | $1,382,994 34 |

Cr. *Assets.*

| | | | |
|---|---|---|---|
| **I.—Assets of which the Corporation is the Beneficial Owner.** | | | |
| *B.—Debts Secured by Mortgages of Land.* | | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | $1,050,150 01 | | |
| 10. (*b*) Debts secured by mortgaged land held for sale | 45,863 66 | | |
| 11. (*c*) Interest due or accrued on items 9 and 10 and not included therein | 20,935 66 | | |
| | | | $1,116,949 33 |
| *C.—Debts not above enumerated for which the Corporation holds securities as follows :* | | | |
| 14. (*b*) Municipal bonds or debentures | $ 115,245 51 | | |
| 16. (*d*) Debts secured by Public School Debentures | 5,388 17 | | |
| 20. (*h*) Debts secured only by permanent stock or shares of the Corporation | 6,387 95 | | |
| 22. (*j*) Debts secured by stock and debentures | 125,833 05 | | |
| | | | 252,854 68 |
| *E.—Cash.* | | | |
| 31. (*a*) On hand | $ 3,763 06 | | |
| 32. (*b*) In banks | 9,427 27 | | |
| | | | 13,190 33 |
| Total assets | | | $1,382,994 34 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | | |
|---|---|---|
| **I.—Received by the Corporation for its Own Use.** | | |
| *A.—Balances from 31st December, 1900.* | Total (Col. 4.) | |
| 2. (i) On hand | $ | 9,159 75 |
| 3. (ii) In bank | | 8,683 60 |
| *C.—Receipts on account of investments, loans or debts.* | | |
| (*a*) On mortgages of realty :— | | |
| 10. (i) Principal | | 156,145 45 |
| 11. (ii) Interest | | 55,387 90 |
| (*b*) On other securities :— | | |
| 12. (i) Principal | | 74,646 87 |
| 13. (ii) Interest or dividends | | 10,361 92 |
| *C.—Receipts from real estate owned beneficially by Corporation.* | | |
| 16. (*a*) Sales (not included in any of foregoing items) | | 4,085 00 |
| 17. (*b*) Rents | | 3,203 77 |
| *F.—Borrowed Money.* | | |
| 26. (*b*) Borrowed by taking deposits | | 570,659 76 |
| 27. (*c*) Borrowed on debentures | | 190,186 54 |
| Total | | $1,082,52. 56 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | | Total (Col. 4.) |
|---|---|---|
| 1. | (*a*) Loaned on mortgages of realty | $ 155,304 20 |
| | (*b*) Loaned or invested in other securities, viz. :— | |
| 3. | (i) On Company's stock | 12,285 00 |
| 4. | (iii) Loans on stocks | 27,614 75 |
| 5. | (iv) Loans on debentures | 85,990 00 |
| 7. | (*d*) Insurance and taxes advanced and repairs and alterations made on property mortgaged to the Corporation | 3,034 14 |

B.—*Expended on Stock Account.*

| | | |
|---|---|---|
| 8. | Dividends paid on permanent stock | 25,000 00 |

C.—*Borrowed Money other than foregoing, or Interest thereon paid, viz.:*

| | | |
|---|---|---|
| 19. | (*a*) Deposits : Principal, $563,285.46 ; interest, $10,585.56 | 573,871 02 |
| 20. | (*c*) Debentures issued in Canada : Principal, $163,738.00 ; interest, $14,977.71 | 178,715 71 |

D.—*Management expenses (other than foregoing.)*

| | | |
|---|---|---|
| 25. | (*a*) Salaries and fees | 3,300 00 |
| 26. | (*b*) Commission or brokerage | 461 88 |
| 28. | (*d*) Stationery, postage, printing and advertising | 466 01 |
| 29. | (*e*) Law costs | 359 23 |
| 30. | (*f*) Rent, taxes (other than in 7 and 32) and rates | 1,099 60 |
| 32. | (*h*) Registration fees | 105 00 |

F.—*Other Expenditure, viz. :*

| | | |
|---|---|---|
| 33. | (*a*) Repairs, telephone, etc | 110 86 |
| 34. | (*b*) Auditors' fees, $400.00 ; directors' fees, $1,002.00 | 1,402 00 |
| 36. | (*e*) Inspectors' fees, $63.80 ; Guarantee Co., $48 00 | 111 80 |

F.—*Balance.*

| | | |
|---|---|---|
| 37. | (*a*) Cash on hand and in bank | 13,190 33 |
| 41. | Written off contingent account during the year for losses on properties sold | 99 03 |
| | Totals | $1,082,520 56 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902, $99,475.44.
2. Amount of debentures issued by Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by Corporation which will mature and become payable to the Corporation in 1902. None.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 3 per cent. ; on debentures, 4 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 5.157 per cent.
7. Of the mortgages held by the Corporation all are on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1901, $12,812.87.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. No., 10 ; amount, $24,595.
10. Aggregate market value of land mortgaged to the Corporation, $1,992,200.
11. How often are securities held by the Corporation valued? Yearly.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $10,000; accountant, $2,000 : teller, $1,000. By Guarantee Companies and private sureties.
13. When were the accounts of the Corporation last audited? January, 1902, to end of December, 1901.
14. Names and addresses of the auditors respectively for 1901 and 1902. Wm Wilkinson, M.A., Brantford ; A. K. Bunnell, Brantford.

## THE SECURITY LOAN AND SAVINGS COMPANY.

*Head Office, St. Catharines, Ont.*

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Incorporated under the Building Societies' Act (Consol. Stat. U. C., c. 53) by declaration filed with the Clerk of the Peace for the County of Lincoln on the 12th March, 1870. The original corporate name was The Security Permanent Building and Savings Society.

The corporate name was changed to The Security Loan and Savings Company in 1876 by 39 V. c. 64 (D); and also by Order in Council of Ontario, dated 18th August 1876.

The lending and the borrowing powers of the Company are governed by the Loan Corporations Act, R. S. O., 1897, c. 205; 1900, c. 27.

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### Annual Statement

Of the condition and affairs of The Security Loan and Savings Company, of St. Catharines, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 26 Ontario Street, in the City of St. Catharines, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office:

Thomas R. Merritt, President, St. Catharines; 6th February, 1901; 5th February, 1902.
Henry J. Taylor, Vice-President, St. Catharines; " "
M. Y. Keating, Director, " " "
Edwin Goodman, M.D., Director, " " "
Robert Laurie, Director, " " "
Charles A. F. Ball, Director, Niagara; " "
E. F. Dwyer, Manager, Sec.-Treasurer, St. Catharines.

A. Permanent capital stock, total amount authorized, $300,000; total amount subscribed, $275,000, as more particularly set out in Schedule A hereto.

### Schedule A.

*(a).—Fixed and permanent capital stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st Dec., 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | No. of shares. | Par value of shares. | —— | | |
| | | $ | $ | | $ |
| 1. Fully called ..... ..... . ..... | 2,750 | 100 | 275,000 | 275,000 | ... ..... .... |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

*Capital and Liabilities.*

Dr.

| | | | |
|---|---|---|---|
| | **Capital (Liabilities to Stockholders or Shareholders)** | | |
| | *A.—Permanent Capital Stock or Shares.* | | |
| 1. | (*a*) Ordinary Joint Stock Capital fully called: Total called, $275,000; total paid thereon | $275,000 00 | |
| 4. | (*d*) Dividends declared in respect of (1), but not yet paid | 6,875 00 | |
| 7. | (*g*) Contingent Fund in respect of (1) | 6,693 82 | |
| | | | $ 288,568 82 |
| | **Liabilities to the Public.** | | |
| 27. | Deposits: Payable on demand, $321,810.02; payable on notice, $2,680.37. | $324,490 39 | |
| 28 | Interest on deposits, due or accrued or capitalized | 9,495 87 | |
| 29. | Debentures issued in Canada | 23,905 29 | |
| 30. | Interest due or accrued on (29) | 1,184 96 | |
| | | | 359,076 51 |
| | Total liabilities | | $647,645 33 |

*Assets.*

Cr.

| | | | |
|---|---|---|---|
| | **I.—Assets of which the Corporation is the Beneficial Owner.** | | |
| | *A.—Immovable Property Owned Beneficially by Corporation.* | | |
| 5. | (*b*) Freehold land (including buildings) other than foregoing | | $ 1,524 17 |
| | *B.—Debts secured by Mortgages of Land.* | | |
| 9. | (*a*) Debts (other than item 10) secured by mortgages of land | $534,384 55 | |
| 10. | (*b*) Debts secured by mortgaged land held for sale | 59,680 31 | |
| | | | 594,064 86 |
| | *C.—Debts not above enumerated for which the Corporation holds securities as follows:* | | |
| 14. | (*b*) Debts secured by Municipal Bonds or Debentures | 1,272 25 | |
| 15. | (*c*) Debts secured by Public School debentures | 1,747 25 | |
| 16. | (*d*) Debts secured by Loan Corporations debentures | 30,283 70 | |
| 20. | (*h*) Debts secured only by permanent stock or shares of the Corporation | 7,243 27 | |
| | | | 40,546 47 |
| | *E.—Cash.* | | |
| 32. | (*b*) In bank | | 11,248 83 |
| | *F.—Assets not hereinbefore mentioned.* | | |
| 38. | (*b*) Office furniture | | 261 00 |
| | Total assets | | $ 647,645 33 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | | | |
|---|---|---|---|
| | **I.—Received by the Corporation for its Own Use.** | | |
| | *A.—Balances from 31st December, 1900.* | | (Col. 1.) |
| | (*b*) Cash not already shown under (1) :— | | |
| 3 | (ii) In bank | | $ 51,146 05 |
| | *C.—Receipts on account of Investments, Loans or Debts.* | | |
| | (*a*) On mortgages of realty :— | | |
| 10. | (i) Principal | | 86,747 54 |
| 11. | (ii) Interest | | 28,585 89 |
| | (*b*) On other securities :— | | |
| 12. | (i) Principal | | 1,809 00 |
| 13. | (ii) Interest or dividends | | 808 80 |
| | *F.—Borrowed Money.* | | |
| 26. | (*b*) Borrowed by taking deposits | | 451,176 42 |
| 27. | (*c*) Borrowed on debentures | | 6,000 00 |
| | *G.—Receipts from other sources, viz.:* | | |
| 30. | (*a*) Interest from bank, special deposit | | 811 56 |
| | (*b*) " " current account | | 226 51 |
| | (*c*) Sale of furniture | | 39 00 |
| | Totals | | $ 627,350 77 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | | (Col. 1.) |
|---|---|---|
| 1. | (*a*) Loaned on mortgages of realty including 7 (*e*) | $102,987 20 |
| | (*b*) Loaned or invested in other securities, viz.: | |
| 2. | (i) Loans on shareholders' stock | 1,900 00 |
| | (ii) Loan Company Debentures | 30,000 00 |

B.—*Expended on Stock Account.*

| | | |
|---|---|---|
| 8. | Dividends paid on permanent stock | 13,750 00 |

C.—*Borrowed money (other than foregoing) or interest thereon paid, viz.:*

| | | |
|---|---|---|
| 10. | (*b*) Deposits: Principal, $430,888.82; interest, $9,495.87 | 440,384 69 |
| 20. | (*c*) Debentures issued in Canada: Principal, $20,817.02; interest, $1.184.96 | 22,001 98 |

D.—*Management Expenses (other than foregoing).*

| | | |
|---|---|---|
| 25. | (*a*) Salaries and fees | 3,645 00 |
| 26. | (*b*) Commission or brokerage | 236 60 |
| 28. | (*d*) Stationery, postage, printing and advertising | 199 78 |
| 30. | (*f*) Fuel, rent, taxes (other than 7 and 32), and rates | 473 03 |
| 31. | (*g*) Travelling expenses | 31 10 |
| 32. | (*h*) Registration fees | 80 00 |

E.—*Other Expenditures, viz.:*

| | | |
|---|---|---|
| 33. | (*a*) Provincial tax | 178 75 |
| 34. | (*b*) Sundries | 123 29 |
| 35. | (*c*) Life assurance | 110 52 |

F.—*Balance.*

| | | |
|---|---|---|
| 37. | (*a*) Cash in bank | 11,248 83 |
| | Totals | $627,350 77 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902, $18,600.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, $67,857.69.
5. Average rate of interest per annum paid by the Corporation during 1901. On deposits, 3.008 per cent. on debentures, 3.75 per cent.
6. Average rate of interest per annum received by the Corporation during 1901. On mortgages of realty 5.35 per cent.; on other securities, 4 75 per cent.
7. Of the mortgages held by the Corporation, $595,872.73 is on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901, $7,419.77.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901—number, 5; amount, $10,014.56.
10. Aggregate market value of the land mortgaged to the corporation, estimated, $1,060,000.
11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Secretary-treasurer, $10,000; Accountant and Teller, $2,000; Assistant, $2,000. By private sureties and Guarantee Company.
13. When were the accounts of the Corporation last audited? January, 1902.
14. Names and addresses of the auditors respectively for 1901 and 1902, (if appointed)? Wm. Thompson, and Robert Fowlie, both of St. Catharines, Ont.

## THE SIMCOE LOAN AND SAVINGS COMPANY.

*Head Office, Barrie, Ontario.*

The declaration of incorporation was filed with the Clerk of the Peace for the County of Simcoe on the 18th April, 1896. The incorporation was effected under the Building Societies Act, R.S.O. 1887, c. 169, s. 2, as amended by 56 V. c. 31, s. 1, which added to the said section 2 subsection 3 as follows :—

"(3) No society constituted or incorporated under this section after the first day of June, 1893, shall have power to loan money or to transact a loaning business or carry on its operations outside the limits of the county in which the society is constituted or incorporated."

By virtue of the above provisions, which was continued by the Loan Corporations Act, R.S.O. 1897, c. 205 ; s. 8 (3, 4) the Company was until 31st May, 1899, a Local Loan Corporation, limited in its operations to the County of Simcoe. The company having fulfilled the requirements of the said section, was, by Letters Patent of Ontario, bearing date 31st May, 1899, relieved from the above restriction of its operations.

The lending and the borrowing powers are governed by the Loan Corporations Act.

### Annual Statement

Of the conditions and affairs of the Simcoe Loan and Savings Company of Barrie, Ont., at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 95 Dunlop street, in the Town of Barrie, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

Hon. Charles Drury, President, Barrie, Ont.
C. H. Ross, Vice-President, Barrie, Ont.
E. E. Williams, Director, Barrie, Ont.
Geo. Ball, Director, Barrie, Ont.
O. H. Lyon, Managing Director, Secretary, Barrie, Ont.

A. Permanent capital stock : total amount authorized, $250,000 ; total amount subscribed, $110,050, as more particularly set out in Schedule A hereto.

### Schedule A.

*(a).—Fixed and permanent capital stock created by virtue of Building Societies Act.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the corporation. |
|---|---|---|---|---|---|
| | No. of Shares. | Par value. | —— | | |
| | | $ | $ | $ | $ |
| 1. Fully called..... | 2,201 | 50 | 110,050 | 105,050 | 5,000 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders.)** | | | |
| *A.—Permanent Capital Stock or Shares.* | | | |
| 1. (*a*) Ordinary joint stock capital fully called ; total called, $110,050 ; total paid thereon | | $105,050 00 | |
| 6. (*f*) Reserve Fund in respect of (1) | | 6,023 56 | |
| | | | $111,073 56 |
| **Liabilities to the Public.** | | | |
| 27. Deposits payable on notice | | | 150,538 86 |
| Total liabilities | | | $261,612 42 |

Cr. *Assets.*

| | | | |
|---|---|---|---|
| **I.—Assets of which the Corporation is the Beneficial Owner.** | | | |
| *B.—Debts Secured by Mortgages of Land.* | | | |
| 9. (*b*) Debts (other than item 10) secured by mortgages of land | $152,869 27 | | $152,869 27 |
| *C.—Debts not above Enumerated for which the Corporation holds Securities as follows :* | | | |
| 22. (*ij*) Debts secured by stock in insurance company | 7,142 61 | | |
| 23. (*k*) " life insurance policies | 43,446 80 | | |
| 24. (*l*) " railway bonds | 46,526 24 | | |
| | | | 97,115 65 |
| *D.—Unsecured Debts.* | | | |
| 27. (*a*) Casual overdraft | | | 266 04 |
| *E.—Cash.* | | | |
| 31. (*a*) On hand | 542 80 | | |
| 32. (*b*) In bank | 10,818 66 | | |
| | | | 11,361 46 |
| Total assets | | | $261,612 42 |

## Cash Account.

### *Receipts for the year ending 31st December, 1901.*

| | | | |
|---|---|---|---|
| **I.—Received by the Corporation for its Own Use.** | | | |
| *A.—Balances from 31st December, 1900.* | | | |
| 1. (*b*) Cash not already shown under (1). | (Col. 1.) | | Total, (Col. 4. |
| 2. (i) On hand | $ 286 19 | | |
| 3. (ii) In bank | 9,696 92 | | |
| | | | $ 9,983 11 |
| *C.—Receipts on Account of Investments, Loans or Debts.* | | | |
| (*a*) On mortgages of realty : | | | |
| 10. (i) Principal | 18,707 54 | | |
| 11. (ii) Interest | 7,872 87 | | |
| (*b*) On other securities : | | | |
| 12. (i) Principal | 26,469 16 | | |
| 13. (ii) Interest or dividends | 7,342 27 | | |
| | | | 60,391 84 |
| *E.—Miscellaneous.* | | | |
| 18. (*a*) Commission, brokerage (or remuneration as corporate agent, trustee, etc.) | | | 100 35 |
| *F.—Borrowed Money.* | | | |
| 25. (*a*) Bank or other advances, discounts or overdrafts (maximum overdraft) | 8,603 42 | | |
| 26. (*b*) Borrowed by taking deposits | 110,423 84 | | |
| | | | 119,027 26 |
| Totals | | | $189,502 56 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums loaned or invested on Capital Account.*

| | (Col. 1.) | Total, (Col. 4.) |
|---|---|---|
| 1. (*a*) Loaned on mortgages of realty | $ 28,580 41 | |
| (*b*) Loaned or invested in other securities | 21,159 75 | |
| (*c*) Insurances and taxes advanced on property mortgaged to the corporation | 36 00 | |
| | | $ 49,776 16 |

B.—*Expended on Stock Account.*

| | | |
|---|---|---|
| 8. Dividends paid on permanent stock | $ 6,303 00 | |
| | | 6,303 00 |

C.—*Borrowed Money other than foregoing or Interest thereon paid, viz. :*

| | | |
|---|---|---|
| 18. (*a*) Bank account (principal and interest) | $ 8,633 32 | |
| 19. (*b*) Deposits : Principal, $105,449.56 ; interest, $6,248.36 | 111,697 92 | |
| | | 120,331 24 |

D.—*Management Expenses (other than foregoing).*

| | | |
|---|---|---|
| 25. (*a*) Salaries and fees | $ 1,120 00 | |
| 26. (*b*) Commission or brokerage | 175 55 | |
| 28. (*d*) Stationery, postage, printing and advertising | 76 96 | |
| 30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates | 234 29 | |
| 32. (*h*) Registration fees | 55 00 | |
| 33. (*i*) Ontario tax | 68 90 | |
| | | 1,730 70 |

F.—*Balance.*

| | | |
|---|---|---|
| 37. (*a*) Cash on hand | $ 542 80 | |
| (*b*) Cash in bank | 10,818 66 | |
| | | 11,361 46 |
| Totals | | $189,502 56 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, $9,440.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 4.24 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 5½ per cent. ; on other securities, 5 per cent.
7. Of the mortgages held by the Corporation all are on realty situate in Ontario.
8. Loans written off or transferred to real estate account. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.
10. Aggregate market value of the land mortgaged to the Corporation. $270,000.
11. How often are the securities held by the Corporation valued ? Yearly.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively ? None.
13. When were the accounts of the Corporation last audited ? January, 1902.
14. Names and addresses of the auditors for 1901. G. C. T. Pemberton.

## THE SOUTHERN LOAN AND SAVINGS COMPANY.

*Head Office, St. Thomas, Ont.*

Incorporated under the Building Societies Act, (Consol. Stat. U. C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Elgin, on the 24th November, 1870. The original corporate name was "The Southern Counties Permanent Building and Savings Society."

That corporate name was changed to "The Southern Loan and Savings Company" by an Order-in-Council of Ontario dated 10th April, 1879.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Southern Loan and Savings Company, of St. Thomas, Ont., as at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Talbot Street, in the City of St. Thomas, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | |
|---|---|---|
| Wm. Mickleborough, President, St. Thomas ; | Feb., 1901 ; | Feb., 1902. |
| Shelton Weldon, Director, London ; | " | " |
| W. Armstrong, Director, St. Thomas ; | " | " |
| K. McKay, Director, St. Thomas ; | " | " |
| R. Haight, Director, St. Thomas ; | " | " |
| T. Futcher, Director, St. Thomas ; | " | " |
| D. Ferguson, Director, St. Thomas ; | " | " |
| J. W. Stewart, Manager, St. Thomas ; | " | " |

A. Permanent capital stock ; total amount authorized, $400,000 ; total amount subscribed, $400,000, as more particularly set out in Schedule A hereto.

### Schedule A.

*(a).—Fixed and permanent capital stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st Dec., 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the corporation. |
|---|---|---|---|---|---|
| | No. of shares. | Par value of shares. | ——— | | |
| | | $ | $ | $ | $ |
| 1. Fully called ..... ..... | 8,000 | 50 | 400,000 | 400,000 | ..... |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

### Capital (Liabilities to Stockholders or Shareholders).

*A.—Permanent Capital Stock or Shares.*

| | | | |
|---|---|---|---|
| 1. (*a*) | Ordinary joint stock capital fully called : Total called, $400,000..... Total paid thereon ..... | $400,000 00 | |
| 6. (*f*) | Reserve fund in respect of (1)..... | 72,000 00 | |
| 7. (*g*) | Contingent fund in respect of (1)..... | 5,523 42 | |
| | | | $477,523 42 |

### Liabilities to the Public.

| | | | |
|---|---|---|---|
| 27. | Deposits ..... | $308,082 65 | |
| 29. | Debentures issued in Canada..... | 286,400 00 | |
| 30. | Interest due and accrued on (29)..... | 4,086 98 | |
| 37. | Owing to banks (including interest due or accrued)..... | 17,056 08 | |
| | | | 615,625 71 |
| | Total liabilities ..... | | $1,093,149 13 |

*Assets.*

Cr.

### I.—Assets of which the Corporation is the Beneficial Owner.

*A.—Immovable Property owned Beneficially by Corporation.*

| | | | |
|---|---|---|---|
| 1. (*a*) | Office premises at St. Thomas, Ont. ..... | $17,833 42 | |
| 5. (*b*) | Freehold land (including buildings)..... | 12,700 00 | |
| | | | $30,533 42 |

*B.—Debts secured by Mortgages of Land.*

| | | | |
|---|---|---|---|
| 9. (*a*) | Debts (other than item 10) secured by mortgages of land ..... | $1,046,245 89 | |
| 10. (*b*) | Debts secured by mortgaged land held for sale ..... | 4,796 73 | |
| 12. (*d*) | Of the debts mentioned in items 9 and 10 the sum of $..... is due by directors or officers of the Corporation (not extended) $2,048.70. | | 1,051,042 62 |

*C.—Debts not above enumerated for which the Corporation holds Securities as follows :*

| | | | |
|---|---|---|---|
| 20. (*h*) | Debts secured only by permanent stock or shares of the Corporation..... | | 1,933 75 |

*E.—Cash.*

| | | | |
|---|---|---|---|
| 31. | (i) On hand ..... | | 9,639 34 |
| | Total assets ..... | | $1,093,149 13 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

### I.—Received by the Corporation for its Own Use.

*A.—Balances from 31st December, 1900.*

| | | | |
|---|---|---|---|
| (*b*) | Cash (not already shown under (1) ) ..... | | |
| 3. | (ii) In bank..... | | $1,356 40 |

*C.—Receipts on Account of Investments, Loans or Debts.*

| | | | |
|---|---|---|---|
| (*a*) | Mortgages of realty : | | |
| 10. | (i) Principal and interest ..... | | 165,981 96 |
| (*b*) | On other securities :— | | |
| 12. | (i) Principal..... | | 231 48 |
| 13. | (ii) Interest ..... | | 124 77 |

*D.—Receipts from Real Estate Owned Beneficially by Corporation.*

| | | | |
|---|---|---|---|
| 16. (*a*) | Sales, or held for sale under power of sale, (not included in any of foregoing items) | | 3,430 01 |
| 17. (*b*) | Rents. ..... | | |
| | *Carried forward*..... | | $171,134 62 |

## Cash Account.

*Receipts.—Continued.*

| | | |
|---|---|---|
| | Brought forward | $171,124 62 |
| | E.—*Miscellaneous.* | |
| 19. (*b*) | Premium or bonus on loans | 150 56 |
| | F.—*Borrowed Money.* | |
| 25. (*a*) | Bank or other advances, discounts or overdrafts | 16,878 58 |
| 26. (*b*) | Borrowed by taking deposits | 454,633 84 |
| 27. (*c*) | Borrowed on debentures | 142,300 00 |
| | G.—*Receipts from other Sources, viz.:* | |
| 30. (*a*) | Inspector's expenses paid by applicants for loans | 67 86 |
| (*b*) | Sundries | 4 62 |
| | Totals | $785,160 08 |

## Cash Account.

*Expenditure for the year ending 31st December, 1901.*

I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

| | | |
|---|---|---|
| 1. (*a*) | Loaned on mortgages of realty | $175,224 05 |
| (*b*) | Loaned or invested in other securities: | |
| 6. (*c*) | Improvements to office premises | 143 00 |
| 7. (*e*) | Insurance, taxes and repairs on real estate held for sale | 1,675 32 |
| | B.—*Expended on Stock Account.* | |
| 8. | Dividends paid on permanent stock | 24,000 00 |
| | C.—*Borrowing Money (other than foregoing) or Interest thereon paid, viz.:* | |
| 18. (*a*) | Bank account, interest on overdraft | 28 15 |
| 19. (*b*) | Deposits: Principal, $474,688.55; Interest, $463.43 | 475,151 98 |
| 20. (*c*) | Debentures issued in Canada: Principal, $83,150.00; Interest, $9,259.85 | 92,409 85 |
| | D.—*Management Expenses (other than foregoing).* | |
| 25. (*a*) | Salaries and fees | 3,441 93 |
| 26. (*b*) | Commission or brokerage | 1,499 57 |
| 28. (*d*) | Stationery, postage, printing and advertising | 216 35 |
| 30. (*f*) | Fuel, rent, taxes (other than in 7 and 32), rates and maintenance of Company's buildings | 1,091 39 |
| 31. (*g*) | Travelling expenses | 428 65 |
| 32. (*h*) | Registration fees | 100 00 |
| | E.—*Other Expenditures, viz.:* | |
| 33. (*a*) | Premium on Guarantee Bond, furniture and sundries | 110 50 |
| | F.—*Balance.* | |
| 38. (i) | Cash on hand | 9,639 34 |
| | Totals | $785,160 08 |

## Miscellaneous Statement for the Year Ending 31st December, 1901.

1. Amount of Debentures issued by the Corporation in Canada which will mature in 1902, $161,250.00.
2. Amount of Debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None except deposits.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. Principal, $91,762.73.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 3 per cent.; on debentures, 4 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 5.46 per cent.; on other securities, 6 per cent.
7. Of the mortgages held by the Corporation $1,048,179.64 is on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901, $48.55.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. No., 5. Amount, $3,767.10.
10. Aggregate market value of the land mortgaged to the Corporation, $1,703,555 00.
11. How often are the securities held by the Corporation valued? Constantly under revision.
12. (*a*) What officers of the Corporation are under bond, and for what sum respectively? Manager, by Guarantee Co., $10,000; Accountant, Private Sureties, $10,000.
13. When were the accounts of the Corporation last audited? 31st December, 1901.
14. Names and address of the auditors respectively for 1901: E. McCrone and E. H. Caughell, St. Thomas.

## THE SOUTHWESTERN FARMERS' AND MECHANICS' SAVINGS AND LOAN SOCIETY.

*Head Office, St. Thomas, Ont.*

Incorporated under the Building Societies Act, (Consol. Stat. U. C. chap. 53) by declaration filed with the Clerk of the Peace for the County of Elgin, on the 24th November, 1874.

The lending and borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205, 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Southwestern Farmers' and Mechanics' Savings and Loan Society, of St. Thomas, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 292 Talbot street, in the City of St. Thomas, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | | |
|---|---|---|---|
| E. W. Gustin, M.D., President, St. Thomas; | 6th February, 1901, | 5th February, 1902. |
| M. A. Gilbert, Vice-President, | " | " | " |
| Robert Kains, M.D., Director, | " | " | " |
| John Campbell, | " | " | " | " |
| Peter Couse, | " | " | " | " |
| James Marlatt, | " | " | " | " |
| John Dodd, | " | " | " | " |

W. H. Murch, Secretary, St. Thomas.

A.—Permanent capital stock : total amount authorized, no limit fixed; total amount subscribed, $193,800, as more particularly set out in Schedule A hereto.

### Schedule A.

(*a*) *Fixed and permanent capital stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | No. of shares. | Par value. | —— | | |
| | | $ | $ | $ | $ |
| 1. Fully called | 3,858 | 50 | 192,900 | 192,900 | ..... |
| 3. Instalment (payable by fixed periodical payments, and still in process of payment) | 18 | 50 | 900 | 850 | 50 |
| Totals | 3,876 | ..... | 193,800 | 193,750 | 50 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

### Capital (Liabilities to Stockholders or Shareholders.)

*A.—Permanent Capital Stock or Shares.*

| | | | |
|---|---|---|---|
| 1. | (*a*) Ordinary joint stock capital fully called: Total called, $ ; total paid thereon | $193,750 00 | |
| 4. | (*d*) Dividends declared in respect of (1), but not yet paid | 5,812 50 | |
| 6. | (*f*) Reserve fund in respect of (1) | 20,000 00 | |
| 7. | (*g*) Contingent fund in respect of (1) | 3,899 30 | |
| | | | $223,461 80 |

### Liabilities to the Public.

| | | | |
|---|---|---|---|
| 27. | Deposits payable on notice | $211,849 45 | |
| 29. | Debentures issued in Canada | 242,100 00 | |
| 30. | Interest due and accrued on (29) | 4,520 60 | |
| | | | 458,470 05 |
| | Total liabilities | | $681,931 85 |

Cr. *Assets.*

### I.—Assets of which the Corporation is the Beneficial Owner.

*B.—Debts Secured by Mortgages of Land.*

| | | |
|---|---|---|
| 9. | (*a*) Debts (other than item 10) secured by mortgages of land | $653,841 23 |

*E.—Cash.*

| | | |
|---|---|---|
| 32. | (*a*) In bank | 28,090 62 |
| | Total | $681,931 85 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

### I.—Received by the Corporation for its Own Use.

*A.—Balance from 31st December, 1900.*

| | | Total, Col. 4. |
|---|---|---|
| 3. | (ii) In bank | 4,000 67 |

*B.—Sums received wholly or partly on Capital Stock.*

| | | |
|---|---|---|
| 4. | (*a*) Calls on joint stock permanent capital | 228 81 |

*C.—Receipts on Account of Investments, Loans or Debts.*

| | | |
|---|---|---|
| 10. | (*a*) On mortgages of realty:— (i) Principal | 94,762 68 |

*F.—Borrowed Money.*

| | | |
|---|---|---|
| 26. | (*b*) Borrowed by taking deposits | 353,268 34 |
| 27. | (*c*) Borrowed on debentures | 140,300 00 |

*G.—Receipts from other sources, viz.*

| | | |
|---|---|---|
| 30. | (*b*) Bank interest | 825 96 |
| | Totals | $593,386 46 |

## Cash Account.

*Expenditure for the year ending 31st December, 1901.*

### I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

| | | |
|---|---|---|
| 1. (*a*) | Loaned on mortgages of realty | $132,021 14 |
| 6. (*c*) | Real estate (expenses incurred for sale of) | 67 00 |

E.—*Expended on Stock Account.*

| | | |
|---|---|---|
| 8. | Dividends paid on permanent stock | 11,605 64 |

C.—*Borrowed Money (other than foregoing) or Interest thereon paid, viz.:*

| | | |
|---|---|---|
| 19. (*b*) | Deposits: Principal, $311,754.48; interest, $279 46 | 312,033 94 |
| 20. (*c*) | Debentures issued in Canada: Principal, $98,200; interest, $7,963.81 | 106,163 81 |

D.—*Management Expenses (other than foregoing).*

| | | |
|---|---|---|
| 25. (*a*) | Salaries and fees | 2,200 90 |
| 26. (*b*) | Commission or brokerage | 631 13 |
| 28. (*d*) | Stationery, postage, printing and advertising | 27 72 |
| 29. (*e*) | Law costs | 278 58 |
| 30. (*f*) | Fuel, rent, taxes (other than in 7 and 32), and rates | 49 88 |
| 32. (*h*) | Registration fees | 216 10 |

F.—*Balance.*

| | | |
|---|---|---|
| (*b*) | Cash in various banks | 28,090 62 |
| | Totals | $593,386 46 |

## Miscellaneous Statement for the Year Ending 31st December, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902, $84,800.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of sureties held by Corporation which will mature and become payable to Corporation in 1902. About $120,000.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 3 per cent., on debentures, 4 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 5.21 per cent.
7. Of the mortgages held by the Corporation, $653,841.23 is on realty situate in Ontario, and $..... is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. Number 2; amount, $6,547.48.
10. Aggregate market value of land mortgaged to the Corporation, $1,171,000.
11. How often are the securities held by the Corporation valued? Annually, in December; sometimes in June, or when thought necessary.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $10,000; accountant, $5,000. By private sureties, and Guarantee Co.
13. When were the accounts of the Corporation last audited? Monthly audits were made, and up to 31st December, 1901.
14. Names and addresses of the auditors respectively for 1901 and 1902: Edward McCrone and D. K. McKenzie, St. Thomas.

## THE STANDARD LOAN COMPANY.

*Head Office, Toronto, Ont.*

Incorporated under the Building Societies' Act (Consol. Stat. U. C. chap. 53), by declaration filed with the Clerk of the Peace for the County of Wellington, on 14th February, 1873 (Decl. Book II., 133). The original corporate name was "The Orangeville Building and Loan Association," which name was by Order-in-Council of Ontario, dated 19th May, 1898, changed to the Standard Loan Company. By the same Order-in-Council the head office was changed from Orangeville to Toronto.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Standard Loan Company at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 24 Adelaide St. East, in the City of Toronto.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | |
|---|---|---|
| Alexander Sutherland, D. D., President, Toronto; | 20th February, 1901, | 19th February, 1902. |
| Hugh S. Brennen, Vice-President, Hamilton; | " | " |
| T. R. Atkinson, Vice-President, Simcoe; | " | " |
| Hon. W. H. Montague, M. D., P. C., Hamilton; | 24th December, 1901, | " |
| T. B. Puddicombe, Director, Haysville; | 20th February, 1901, | " |
| W. Van Dusen, Tara; | " | " |
| W. S. Dinnick, Manager, Toronto; | " | " |

A. Permanent capital stock : Total amount authorized, $1,000,000; total amount subscribed, $463,800.

Schedule A.

*(a) Fixed and Permanent Capital Stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | No. of shares. | Par value of shares. | —— | | |
| | | | | $ c. | $ c. |
| 1. Fully called | 585 | 100 | 58,500 | 58,500 00 | ..... |
| 2. Partly called | 4,053 | 100 | 405,300 | 114,458 98 | 290,841 02 |
| Totals | 4,638 | ..... | 463,800 | 172,958 98 | 290,841 02 |

List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

### Capital (Liabilities to Stockholders or Shareholders).

*A.—Permanent Capital Stock or Shares.*

| | | | |
|---|---|---|---|
| | (*b*) Ordinary Joint Stock Capital, 25% called: Total called, $115,950.00; Total paid thereon | $100,317 00 | |
| | (*cc*) Joint Stock Capital paid in advance of calls | 72,641 98 | |
| 4. | (*d*) Dividends declared in respect of (2) but not yet paid | 4,208 95 | |
| 5. | (*e*) Unappropriated profits in respect of (2) | 168 42 | |
| | | | $177,336 35 |

### Liabilities to the Public.

| | | | | |
|---|---|---|---|---|
| 29. | Debentures issued in Canada | | $15,700 00 | |
| 37. | Owing in Banks... { Balance | $400.52 | | |
| | { Cheques out | 10,001.33 | 10,401 85 | |
| 40. | Other liabilities to the public: | | | |
| 41. | (*a*) Due to Agents | | 123 07 | |
| | | | | 26,224 92 |
| | Total liabilities | | | $203,561 27 |

Cr. *Assets.*

### I.—Assets of which the Corporation is the Beneficial Owner.

*B.—Debts Secured by Mortgages of Land.*

| | | |
|---|---|---|
| 9. | (*a*) Debts (other than item 10) secured by mortgages of land | $168,008 62 |

*D.—Unsecured Debts.*

| | | |
|---|---|---|
| 27. | (*a*) Due from agents | 70 00 |

*E.—Cash.*

| | | |
|---|---|---|
| 31. | (*a*) Cash on hand | 562 40 |

*F.—Assets not Hereinbefore Mentioned.*

| | | |
|---|---|---|
| 37. | (*a*) Charter | 5,000 00 |
| 38. | (*b*) Organization expenses | 29,220 25 |
| 39. | (*c*) Office furniture, stationery and advertising material | 700 00 |
| | Total assets | $203,561 27 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

### I.—Received by the Corporation for its Own Use.

*A.—Balances from 31st December, 1900.*

| | | Col. 1. | Col. 3. | Total Col. 4. |
|---|---|---|---|---|
| | (*b*) Cash (not already shown under (1)): | | | |
| 2. | (i) On hand | | $31,125 83 | |
| | *B.—Sums received wholly or partly on Capital Stock.* | | | |
| | (*aa*) Joint Stock Capital received in advance of calls | | 30,234 39 | |
| | *C.—Receipts on Account of Investments, Loans or Debts.* | | | |
| | (*a*) On mortgages of realty :— | | | |
| 10. | (i) Principal | | 13,260 49 | |
| 11. | (ii) Interest | $14,133 16 | | |
| | *F.—Borrowed Money.* | | | |
| 25. | (*a*) Bank or other advances, discounts or overdrafts | | 10,401 85 | |
| 27. | (*c*) Borrowed on debentures | | 15,700 00 | |
| | *G.—Receipts from Other Sources.* | | | |
| 30. | (*a*) Interest on deposit | 628 93 | | |
| | (*b*) Due to agents | | 123 07 | |
| | Totals | $14,762 13 | $100,845 63 | $115,607 76 |

CASH. ACCOUNT.— *Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

| | Col. 1. | Col. 3. | Total Col. 4. |
|---|---|---|---|
| A.—*Sums Loaned or Invested on Capital Account.* | | | |
| 1. (*a*) Loaned on mortgages of realty | | $ 103,435 60 | |
| B.—*Expended on Stock Account.* | | | |
| 8. Dividends paid on permanent stock | $ 3,085 55 | | |
| D.—*Management Expenses (other than foregoing.)* | | | |
| 25. (*a*) Salaries and Fees | 2,188 00 | | |
| 26. (*b*) Commission or Brokerage | 1,304 51 | | |
| 28. (*d*) Stationery, Postage, Printing and Advertising | 989 92 | $ 255 00 | |
| 29. (*e*) Law costs | 149 74 | | |
| 30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates | 175 00 | | |
| 31. (*g*) Travelling expenses | 1,024 50 | | |
| 32. (*h*) Registration Fees | 217 95 | | |
| E.—*Other Expenditures, viz.:* | | | |
| 33. (*a*) Sundry expenses | 1,249 59 | | |
| 34. (*b*) Organization expenses | | 900 00 | |
| 35. (*c*) Due from agents | | 70 00 | |
| F.—*Balance.* | | | |
| 27. (*a*) Cash on hand | | 562 40 | |
| Totals | $ 10,384 76 | $ 105,223 00 | $ 115,607 76 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. None.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits none and debentures, 5 per cent.; on debenture stock. None.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 9.5 per cent.; on other securities. None.
7. Of the mortgages held by the Corporation, $26,383.85 is realty in Ontario, and $141,624.77 on realty situated elsewhere.
8. Loans written off or transferred to real estate account during 1901. None.
9. Number and aggregate amount of the mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.
10. Aggregate market value of land mortgaged to Corporation, $315,975.00.
11. How often are the securities held by the Corporation valued? Once a year.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $2,500; Accountant, $1,000. By Guarantee Company.
13. When were the accounts of the Corporation last audited. 5th February, 1902.
14. Names and addresses of the Auditors respectively for 1901 and 1902 (if appointed). A. C. Neff, F.C.A. and Fred Roper, Toronto.

## THE STAR LOAN COMPANY.

*Head Office, St. Thomas, Ont.*

Incorporated under the Building Societies Act, R. S. O., 1877, c. 164, by declaration filed with the Clerk of the Peace for the County of Elgin, on the 23rd August, 1881. (Decl. Book I., 3.)

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Star Loan Company, of St. Thomas, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 205 Talbot street, in the City of St. Thomas, in the Province of Ontario.

The Board is constituted of seven directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | | | | | |
|---|---|---|---|---|---|---|
| Hon. D. Mills, President, Ottawa; | 23rd | January, | 1901 ; | 23rd | January, | 1903. |
| J. P. Finlay, Vice-President, St. Thomas ; | 24th | " | 1900 ; | 24th | " | 1902. |
| C. B. Spohn, " " | 23rd | " | 1901 ; | 23rd | " | 1903. |
| Donald Turner, Director, Southwold Station; | 24th | " | 1900 ; | 24th | " | 1902. |
| R. W. Hepburn, Director, Union ; | | " | | | " | |
| J. A. Bell, Director, St. Thomas ; | 23rd | " | 1901 ; | 23rd | " | 1903. |
| J. P. Martyn, Director, St. Thomas ; | 24th | " | 1900 ; | 24th | " | 1902. |
| D. M. Tait, Manager, St. Thomas. | | | | | | |

A. Permanent capital stock : Total amount authorized, $270,000 ; total amount subscribed, $270,000, as more particularly set out in Schedule A hereto.

### Schedule A.

(*a*) *Fixed and Permanent Capital Stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | No. of shares. | Par value of shares. | | | |
| | | $ | $ c. | $ c. | $ c. |
| 1. Fully paid and in process of payment ..... | 2,700 | 100 | 270,000 00 | 252,521 97 | 17,478 03 |

List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders).** | | | |
| *A.—Permanent Capital Stock or Shares.* | | | |
| 1. (*a*) Ordinary joint stock capital fully called: Total called, $270,000: total paid thereon | | $252,521 97 | |
| 6. (*f*) Reserve fund in respect of (1), (2) | | 18,000 00 | |
| 7. (*g*) Contingent fund in respect of (1), (2) | | 9,500 00 | |
| | | | $280,021 97 |
| **Liabilities to the Public.** | | | |
| 27. Deposits payable on notice | | 267,470 93 | |
| 40. Other liabilities to the public, viz.: | | | |
| 41. (a) Solicitor, printing, etc. | | 165 00 | |
| | | | 267,635 93 |
| Total liabilities | | | $547,657 90 |

Cr. *Assets.*

| | | |
|---|---|---|
| **I.—Assets of which the Corporation is the Beneficial Owner.** | | |
| *A.—Immovable Property Owned Beneficially by Corporation.* | | |
| 1. (*a*) Office premises situate as follows: | | |
| 2. (i) At St. Thomas, held in freehold | | $2,000 00 |
| *B.—Debts secured by Mortgages of Land.* | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | $495,678 49 | |
| 10. (*b*) Debts secured by mortgaged land held for sale | 500 00 | |
| | | 496,178 49 |
| *C.—Debts not above enumerated for which the Corporation holds Securities as follows:* | | |
| 20. (*h*) Debts secured only by permanent stock or shares of the Corporation | | 14,244 75 |
| *E.—Cash.* | | |
| 32. (*b*) In banks | | 35,099 66 |
| *F.—Assets not hereinbefore mentioned.* | | |
| 37. (*a*) Rents | | 135 00 |
| Total assets | | $547,657 90 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| I.—Received by the Corporation for its Own Use. | | | |
|---|---|---|---|
| *A.—Balances from 31st December, 1900.* | Col. 1. | Col. 3. | Col. 4. |
| 1. (*a*) Cash: In bank | | | $40,222 28 |
| *B.—Sums Received Wholly or Partly on Capital Stock.* | | | |
| 4. (*a*) Calls on joint stock permanent capital | | $1,628 97 | 1,628 97 |
| *C.—Receipts on Account of Investments, Loans or Debts.* | | | |
| (*a*) On mortgages of realty and stock.— | | | |
| 10. (i) Principal | | 72,074 50 | 72,074 50 |
| 11. (ii) Interest | $29,728 42 | | 29,728 42 |
| *D.—Receipts from Real Estate owned Beneficially by Corporation.* | | | |
| 17. (*b*) Rents | 241 20 | | 241 20 |
| *E.—Borrowed Money.* | | | |
| 26. (*b*) Borrowed by taking deposits | | 226,460 62 | 226,460 62 |
| Totals | $29,969 62 | $300,164 09 | $370,355 99 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | | | | |
|---|---|---|---|---|
| 1. | (*a*) Loaned on mortgages of realty | | $98,691 00 | $98,691 00 |
| | (*b*) Loaned or invested in other securities, viz.: | | | |
| 2. | (i) On the Company's stock | | 1,015 00 | 1,015 00 |

B.—*Expended on Stock Account.*

| | | | | |
|---|---|---|---|---|
| 8. | Dividends paid on permanent stock | $15,109 42 | ..... | 15,109 42 |

C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*

| | | | | |
|---|---|---|---|---|
| 19. | (*b*) Deposits: Principal, $208,850.10; interest, $8,873.29 | 8,873 29 | 208,850 10 | 217,723 39 |

D.—*Management Expenses (other than foregoing).*

| | | | | |
|---|---|---|---|---|
| 25. | Salaries and fees | 1,314 75 | ..... | ..... |
| 26. | (*b*) Commission or brokerage | 470 15 | ..... | ..... |
| 28. | (*d*) Stationery, postage, printing and advertising | 122 25 | ..... | ..... |
| 29. | (*e*) Law costs | 13 00 | ..... | ..... |
| 30. | (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates | 326 36 | ..... | ..... |
| 31. | (*g*) Travelling expenses | 12 55 | ..... | ..... |
| 32. | (*h*) Registration fees | 75 00 | ..... | ..... |
| | | | | 2,334 06 |

E.—*Other Expenditures, viz.:*

| | | | | |
|---|---|---|---|---|
| 33. | (*a*) Office attendance, $24; fire, $12.50; repairs, $25.52 | 62 02 | ..... | ..... |
| 34. | (*b*) Water, $9.60; gas, $4.46; insurance, $13.38 | 27 44 | ..... | ..... |
| 35. | (*c*) Directors, $174; bond, $40 | 214 00 | ..... | ..... |
| 36. | (*d*) Auditors, $80 | 80 00 | ..... | ..... |
| | | | | 383 46 |

F.—*Balance.*

| | | | | |
|---|---|---|---|---|
| | (*b*) Cash in bank and in Loan Companies | ..... | ..... | 35,099 66 |
| | Totals | ..... | ..... | $370,355 99 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, about $100,000.
5. Average rate of interest per annum paid by the Corporation during 1901. On deposits, 3.64 per cent.; on debentures. None.
6. Average rate of interest per annum received by the Corporation during 1901. On mortgages of realty, 5.25 per cent.
7. Of the mortgages held by the Corporation, $510,423.24 is on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.
10. Aggregate market value of land mortgaged to Corporation, $714,000.
11. How often are the securities held by the Corporation valued? We are revaluing all the time.
12. (*a*) What officers of the Corporation are under bond and for waat sum respectively? Manager, $10,000, guarantee bond.
13. When were the accounts of the Corporation last audited? December 31, 1901. Audited monthly.
14. Names and addresses of the auditors respectively for 1901 and 1902 (if appointed)? S. H. Palmer and H. A. Stewart, St. Thomas, Ont.

## THE TORONTO MORTGAGE COMPANY.

*Head Office, Toronto Street, Toronto*

This Company was under the provisions of the Loan Corporations Act, formed by the amalgamation of the Building and Loan Association with the Union Loan and Savings Company

The agreement for the amalgamation of these Companies under the new corporate name of *The Toronto Mortgage Company* was executed by both Companies on the 27th September, 1899 ; was ratified by the shareholders of the respective Companies on the 15th December, 1899, and was assented to by the Lieutenant-Governor in Council of the Province of Ontario by Order in Council dated 15th December, 1899.

### Annual Statement

Of the condition and affairs of The Toronto Mortgage Company, of Toronto, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 13 Toronto Street in the City of Toronto, in the Province of Ontario.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | | | |
|---|---|---|---|---|
| Andrew J. Somerville, President, Toronto, | | | 6th February, 1901 ; | 5th February, 1902. |
| Wm. Mortimer Clark, K.C., W.S., Vice-President, | | | " | " |
| Larratt W. Smith, K.C., D.C.L., Director, | | | " | " |
| Wellington Francis, | " | | " | " |
| Casimer S. Gzowski, | " | | " | " |
| Thomas Gilmour, | " | | " | " |
| Geo. Martin Rae, | " | | " | " |
| Henry B. Yates, M.D., | " | Montreal, | " | " |
| Thomas R. Wood, | " | Toronto, | " | " |
| Walter Gillespie, Manager-Secretary, Toronto. | | | | |

A. Permanent capital stock : Total amount authorized, $1,445,860 ; total amount subscribed, $1,120,860, as more particularly set out in Schedule A hereto.

### Schedule A.

(*a*) *Fixed and permanent capital stock created by virtue of Building Societies Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | No. of shares. | Par value. | — | | |
| | | $ | $ | $ | $ |
| 1. Fully called | 13,500 | 50 | 675,000 | 675,000 | |
| 2. Partly called | 9,908 | 45 | 445,860 | 49,540 | 396,320 |
| Totals | 23,408 | | 1,120,860 | 724,540 | 396,320 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders).** | | | |
| *A.—Permanent capital stock or shares.* | | | |
| 1. (*a*) Ordinary joint stock capital fully called: Total called, $675,000; total paid thereon | | $675,000 00 | |
| 2. (*b*) Ordinary joint stock capital partly called: Total called, $49,540; total paid thereon | | 49,540 00 | |
| 4. (*d*) Dividends declared in respect of (1) and (2), but not yet paid | | 18,113 50 | |
| 5. (*e*) Unappropriated profits in respect of (1) and (2) | | 235 60 | |
| 6. (*f*) Reserve fund in respect of (1) and (2) | | 250,000 00 | |
| 7. (*g*) Contingent fund in respect of (1) and (2) | | 14,104 36 | |
| Liabilities to the Public. | | | $1,006,993 46 |
| 27. Deposits and interest | $142,436 43 | | |
| 29. Debentures issued in Canada | 234,550 00 | | |
| 30. Interest due and accrued on (29) | 3,993 98 | | |
| 31. Debentures issued elsewhere than in Canada | 1,134,602 59 | | |
| 32. Interest due and accrued on (31) | 7,102 87 | | |
| 40. Other liabilities to the public, viz.: | | | |
| 42. (*b*) Sundry unpaid accounts | 514 84 | | |
| | | | 1,523,200 71 |
| Total liabilities | | | $2,530,194 17 |

Cr. *Assets.*

| | | | |
|---|---|---|---|
| **I.—Assets of which the Corporation is the Beneficial Owner.** | | | |
| *A.—Immovable Property owned beneficially by Corporation.* | | | |
| 1. (*a*) Office premises situate as follows: | | | |
| 2. (i) At 13 and 15 Toronto Street, Toronto, held in freehold<br>(ii) At 28 and 30 Toronto Street, Toronto, held in freehold | | 100,000 00 | |
| 5. (*b*) Freehold land (including buildings) other than foregoing | | 191,987 91 | |
| 6. (*c*) Leasehold land (including buildings) other than foregoing | | 64,919 00 | |
| | | | $356,906 91 |
| *B.—Debts secured by Mortgages of Land.* | | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | | $1,731,921 41 | |
| 10. (*b*) Debts secured by mortgages of land held for sale | | 169,263 51 | |
| | | | 1,901,184 92 |
| *C.—Debts not above enumerated for which the Corporation holds securities as follows:* | | | |
| 14. (*b*) Debts secured by City of Toronto debentures | | $ 73,000 00 | |
| 20. (*h*) Debts secured only on permanent stock or shares of the Corporation | | 6,320 96 | |
| 22. (*j*) Call loans on bank stocks and debentures | | 144,113 23 | |
| *E.—Cash.* | | | 223,434 19 |
| 31. (*a*) On hand | | $ 2,459 25 | |
| 32. (*b*) In bank | | 46,208 90 | |
| | | | 48,668 15 |
| Total assets | | | $2,530,194 17 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | | |
|---|---|---|
| **I.—Received by the Corporation for its Own Use.** | | |
| *A.—Balance from 31st December, 1900.* | | |
| (*b*) Cash not already shown under (1): | | |
| 2. (i) On hand | | $ 789 00 |
| 3. (ii) In bank | | 62,304 91 |
| *C.—Receipts on account of Investments, Loans or Debts.* | | |
| (*a*) On mortgages of realty: | | |
| 10. (i) Principal | | 255,508 49 |
| 11. (ii) Interest | | 125,075 84 |
| (*b*) On other securities: | | |
| 12. (i) Principal | | 57,157 51 |
| 13. (ii) Interest or dividends | | 5,025 58 |
| *D.—Receipts from Real Estate owned beneficially by Corporation.* | | |
| 17. (*b*) Rent from Company's buildings | | 902 92 |
| *F.—Borrowed Money.* | | |
| 26. (*b*) Borrowed by taking deposits | | 273,503 73 |
| 27. (*c*) Borrowed on debentures | | 324,548 16 |
| *G.—Receipts from other sources.* | | |
| 30. (*a*) Sundry bank interest | | 1,088 87 |
| Totals | | $1,105,905 01 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | | (Col. 4.) |
|---|---|---|
| 1. | (*a*) Loaned on mortgages of realty | $112,857 31 |
| | (*b*) Loaned on other securities: | |
| 2. | (i) On bank stocks and on debentures | 200,090 39 |

B.—*Expended on Stock Account.*

| | | |
|---|---|---|
| 8 | Dividends paid on permanent stock | 36,227 00 |

C.—*Borrowed money (other than foregoing) or interest thereon paid, viz.:*

| | | |
|---|---|---|
| 10. | (*b*) Deposits: Principal, including interest | 265,088 04 |
| 20. | (*c*) Debentures redeemed in Canada: Principal, $99,720; Interest, $8,617.88 | 108,337 38 |
| 21. | (*d*) Debentures redeemed elsewhere: Principal, $271,508.84; Interest, $45,473.41 | 316,982 25 |

D.—*Management Expenses (other than foregoing.)*

| | | |
|---|---|---|
| 25. | (*a*) Salaries and fees | 10,140 94 |
| 26. | (*b*) Commission or brokerage and inspection expenses | 4,174 13 |
| 28. | (*d*) Stationery, postage, printing and advertising | 923 07 |
| 30. | (*f*) Fuel, rent, taxes (other than 7 and 32), and rates | 2,241 35 |
| 32. | (*h*) Registration fees | 00 |

F.—*Balance.*

| | | |
|---|---|---|
| 37. | (*a*) Cash on hand and in various banks | 48,668 15 |
| | Totals | $1,105,905 01 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902, $43,000.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902, $332,943.26.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None, exclusive of deposits.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, $106 645 00.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 3.454 per cent.; on debentures, 3.979 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 4¾ per cent.; on other securities, from 3½ per cent.
7. Of the mortgages held by the Corporation, $2,019,116.01 is on realty situate in Ontario, and $138,975.82 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901, $121,998.86.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. Number, 13; amount, $30,455.06.
10. Aggregate market value of the land mortgaged to the Corporation, estimated $4,225,000.
11. How often are the securities held be the Corporation valued? Mortgages yearly, properties as occasion requires.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? All except two in sums from $1,000 to $5,000. By Guarantee Company.
13. When were the accounts of the Corporation last audited? Up to 31st December, 1901.
14. Names and addresses of the auditors respectively for 1901 and 1902, if appointed? E. R. C. Clarkson, F.C.A., and Henry W. Eddis, F.C.A.

## THE TRUST AND LOAN COMPANY OF CANADA.

*Head Office, London, England.*

Chief Agency for Ontario, 25 Toronto Street, Toronto.

Chief Agent of Ontario (Power of Attorney 15th December, 1898), James O'Neil Ireland.

Commissioners and Commissioner for conducting the affairs of the Company in Canada, and more particularly for the purposes set out in the Power of Attorney, dated 15th December, 1898, James O'Neil Ireland, Toronto ; Richard Doyne MacDonnell, Winnipeg, and Lourenco Edye, Colonel, Montreal, jointly, and each of them separately, and the survivors and survivor of them.

### Constating Instruments.

1843. 7 Vic. c. 63 of the Province of Canada : An Act for Incorporating and Granting Certain Powers to the Upper Canada Trust and Loan Company. (9th December, 1843.)

1844. Deed of Settlement. (1st June, 1844.)

1845. 9 Vic. chap. 96 (Province of Canada) : An Act to amend and Extend Certain Provisions of 7 Vic. c. 63. (13th March, 1845.)

1845. 13th November. Royal Charter England.)

1850. 14 Vic. c. 138 (Province of Canada) : An Act to Alter and amend 7 Vic. c. 63 and 9 Vic. c. 96. (10th August, 1850.)

1858. 22 Vic. c. 132 (Province of Canada) : An Act to amend and Extend 7 V. c. 63, 9 V. c. 96 and 14 V. c. 138. (16th August, 1858.)

1862. 25 V. c. 72 (Province of Canada) : An Act for facilitating the conveyance by the Trust and Loan Company of Upper Canada of lands in the Province of Canada, by and through their Commissioners or Attorneys. (9th June, 1862.)

1868-9. 32 Vic. c. 65 (Province of Ontario) an Act to amend 25 V. c. 72 Province of Canada) by declaring the intention of the same, and Confirming Conveyances made by the Trust and Loan Company thereunder. (23rd January, 1869.)

1872. 20th February. Supplementary Royal Charter (England) : Changing the corporate name until 25th March, 1872, to "The Trust and Loan Company of Upper Canada," and from and after the 25th March, 1872, to "The Trust and Loan Company of Canada," also changing the principal place of business in Canada from Kingston to Toronto, etc.

1882. Chap. 111 (Dominion of Canada) : An Act for amending the Acts relating to the Company and for enlarging its powers. (17th May, 1882.) This Act extends the powers of the Company to the whole Dominion, and empowers it to issue debenture stock.

1882. 45 V. c. 51 (Province of Manitoba.)

As to borrowing powers see above instruments, and particularly Arts. 68 and 82 of Royal Charter (13th November, 1845.)

### Annual Statement

Of the condition and affairs of the Trust and Loan Company of Canada at the 30th September, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 7 Great Winchester street, in the City of London, England.

The chief agency for Ontario is situated at No. 25 Toronto street, in the City of Toronto, in the Province of Ontario.

The chief agent and attorney for Ontario is James O'Neil Ireland, and his address is 25 Toronto street, Toronto, in the Province of Ontario.

The Board is constituted of six directors, holding office for three years.

The directors and chief executive officers of the Corporation at the 30th September, 1901, were as follows, together with their respective terms of office :

| | | |
|---|---|---|
| Charles Morrison, President, London, Eng.; | May, 1900 ; | May, 1903. |
| James Dickson, Deputy Chairman, Stoke Poges, Slough, Eng.; | " 1899 ; | " 1902. |
| Lord Stratheden and Campbell, Director, London, Eng.; | " 1901 ; | " 1904. |
| Admiral Field, C.B., Director, Alverstoke, Eng.; | " 1899 ; | " 1902. |
| Frederick Henry Scott, Director, Hawkhurst, Eng.; | " 1901 ; | " 1904. |
| Russell Stephenson, Director, London, Eng.; | " 1900 ; | " 1903. |

Francis Dixon Brown, Secretary, Great Winchester Street, London.

A. Permanent capital stock: Total amount authorized, $14,600,000; total amount subscribed, $7,300,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

*(b) Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.*

| Description. | No. of shares. | Par value of shares. | Total amount held. | Total amount paid thereon. | Total remaining uncalled. |
|---|---|---|---|---|---|
| | | £ | $ c. | $ c. | $ c. |
| 2. 25 per cent. called per share of £20. | 50,000 | 20 | 4,866,666 67 | 1,216,666 67 | 3,650,000 00 |
| 3. 15 per cent. called per share of £20. | 25,000 | 20 | 2,433,333 33 | 365,000 00 | 2,068,333 33 |
| Totals..... | 75,000 | ..... | 7,300,000 00 | 1,581,666 67 | 5,718,333 33 |

LIST OF SHAREHOLDERS AS AT 30TH SEPTEMBER, 1901.

(Not printed.)

BALANCE SHEET AS AT 30TH SEPTEMBER, 1901.

DR. *Capital and Liabilities.*

CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS).

A.—*Permanent Capital Stock or Shares.*

| | | |
|---|---|---|
| 2. (*b*) Ordinary joint stock capital, 25 per cent. called: total held, $4,866,666.67; total paid thereon | $1,216,666 67 | |
| 3. (*c*) Ordinary joint stock capital, 15 per cent. called; total held, $2,433,333.33; total paid thereon | 365,000 00 | |
| 5. (*e*) Unappropriated profits in respect of 2 and 3. | 120,974 10 | |
| 6. (*f*) Reserve fund in respect of 2 and 3 | 864,612 97 | |
| This Company issues no stock other than as above. | | |
| C.—*Liabilities to Stockholders or Shareholders other than as already shown under A or B, viz:* | | |
| 24. Suspense account, London, Eng. | 6,083 09 | |
| 25. Exchange " " | 4,421 85 | |
| 26. Income tax " " | 9,759 36 | |
| Total to shareholders | | $2,587,518 04 |

LIABILITIES TO THE PUBLIC.

| | | |
|---|---|---|
| 31. Debentures issued elsewhere than in Canada | $4,577,910 38 | |
| 39. Due on loans in process of completion or to pay assumed mortgages | 51,674 00 | |
| 40. Other liabilities to the public, viz.: Being sundry creditors in Canada other than No. 39, and consisting of balances due to them, $79,464.33; less $51,674.00 | 27,790 33 | 4,657,374 71 |
| Total liabilities | | $7,244,892 75 |

CR. *Assets.*

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.

A.—*Immovable property Owned Beneficially by Corporation.*

| | | |
|---|---|---|
| 1. (*a*) Office premises situate as follows: | | |
| 2. (i) At Toronto, Ontario, held in freehold | $41,942 00 | |
| 3. (ii) At Montreal, Quebec, held in freehold | 22,250 00 | |
| 4. (iii) At Winnipeg, Manitoba, held in freehold | 53,901 37 | |
| 5. (*b*) Freehold land (including buildings) other than foregoing | 255,274 53 | |
| | | 373,367 90 |
| *Forward* | | |

## Balance Sheet.

*Assets.*—Continued.

| | | | |
|---|---|---|---|
| | *Brought forward* | | $373,367 90 |
| | B.—*Debts secured by Mortgages of Land.* | | |
| 9. (*a*) | Debts (other than item 10) secured by mortgage of land | $5,362,699 13 | |
| 10. (*b*) | Debts secured by mortgages land held for sale | 30,627 00 | |
| | | | 5,393,326 13 |
| 11. (*c*) | Interest, etc., due or accrued on items 9 and 10 and not included therein | | 277,890 21 |
| | E.—*Cash.* | | |
| 31. (*a*) | On hand | $52 40 | |
| 32. (*b*) | In banks, London, England | 17,318 09 | |
| | " in Canada | 287,114 15 | |
| | Loans on deposit in London, England | 55,966 66 | |
| | | | 360,451 30 |
| | F.—*Assets not hereinbefore mentioned.* | | |
| 37. (*a*) | Sundry debtors in London, Eng | $1,277 49 | |
| 38. (*b*) | National war loan | 370,253 44 | |
| 39. (*c*) | Dominion Government bonds | 384,880 35 | |
| 40. (*d*) | Metropolitan Board of Works bonds, London | 33,445 93 | |
| 41. (*e*) | Loan on debenture | 50,000 00 | 839,857 21 |
| | Total assets | | $7,244,892 75 |

Assets reported in 1900, but written off in 1901 (not extended) $29,633 25.

## Cash Account.

*Receipts for the year ending 30th September, 1901.*

I.—Received by the Corporation for its Own Use.

A.—*Balances from 30th September, 1900.*

| | | (Col. 1.) | (Col. 3.) | (Total Col. 4.) |
|---|---|---|---|---|
| 1. (*a*) | Capital account | | $2,556,413 40 | |
| (*b*) | Cash (not already shown under (1)) | | | |
| 2. | (i) On hand | | | $892 51 |
| 3. | (ii) In bank | | | 248,647 11 |
| | C.—*Receipts on account of Investments, Loans and Debts.* | | | |
| | (*a*) On mortgages of realty : | | | |
| 10. | (i) Principal | | | 631,769 86 |
| 11. | (ii) Interest received during the year | | | 306,189 75 |
| | (iii) Interest paid and accrued during the year | $361,557 18 | | |
| | (*b*) On other securities : | | | |
| 13. | (ii) Interest on deposit receipts : London, $2,753 ; Canada, $1,879.71 | 4,632 94 | | |
| | (*c*) Unsecured debts : | | | |
| 15. | (ii) Interest on current accounts at banks | 6,714 80 | | |
| | D.—*Receipts from Real Estate Owned Beneficially by Corporation.* | | | |
| 16. (*a*) | Sales (not included in any of foregoing items) | | | 49,637 23 |
| 17. (*b*) | Rents | | | 19,500 78 |
| | E.—*Miscellaneous.* | | | |
| (*b*) | Registration fees | 9 00 | | |
| | F.—*Borrowed Money.* | | | |
| 27. (*c*) | Borrowed on debentures | | | 305,626 66 |
| | G.—*Receipts from other sources, viz.:* | | | |
| 30 (*a*) | Sundry receipts, including losses by fire paid by insurance companies, and deposits by applicants for loans | | | 38,958 71 |
| | Totals | $372,963 92 | | |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 30th September, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

| | | (Col. 1.) | Total (Col. 4.) |
|---|---|---|---|
| | A.—*Sums Loaned or Invested on Capital Account.* | | |
| 1. (*a*) | Loaned on mortgages of realty | | $ 611,810 48 |
| (*c*) | Insurances or taxes, etc., advanced on property mortgaged to the Corporation | | 37,885 32 |
| | B.—*Expended on Stock Account.* | | |
| 8. | Dividends paid on permanent stock | $ 110,716 67 | |
| | C,—*Borrowed money (other than foregoing) or interest thereon paid, viz.* : | | |
| 18. (*a*) | Refunds, including payments to borrowers of amounts received from insurance companies | | 3,497 64 |
| 21. (*d*) | Debentures issued elsewhere: principal, $4,577,910.28; interest | 166,402 61 | |
| | D.—*Management Expenses (other than foregoing.)* | | |
| 25. (*a*) | Salaries and fees | 41,625 82 | |
| 26. (*b*) | Commission or brokerage | 5,958 36 | |
| 28. (*d*) | Stationery, postage, printing and advertising and petty charges | 8,601 29 | |
| 29. (*e*) | Law costs | 1,869 78 | |
| 30. (*f*) | Fuel, rent, taxes (other than 7 and 32) and office furniture | 11,059 74 | |
| 31. (*g*) | Travelling expenses | 2,525 33 | |
| 32. (*h*) | Provincial, municipal and business taxes | | 2,442 63 |
| | Interest on account of reserve fund uninvested | 2,150 54 | |
| | E.—*Other Expenditures.* | | |
| 33. (*a*) | Dividends paid in Canada | | 8,883 89 |
| 34. (*b*) | Permanent improvements, insurance, taxes, on property owned by the Corporation | | 15,066 62 |
| 35. (*c*) | Bond stamps | 415 25 | |
| 36. (*d*) | Pensions | 4,298 88 | |
| | Carried to reserve and contingent account | 17,339 65 | |
| | F.—*Balance.* | | |
| 37. (*a*) | Cash on hand | $ 1,088 35 | |
| (*b*) | Cash in various banks | 409,362 96 | |
| | Total | $410,451 31 | |
| | Totals | $ 372,963 92 | |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 30TH SEPTEMBER, 1901.

2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902, $755,139.

4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, $537,038.

5. Average rate of interest per annum paid by the Corporation during 1901, on debentures, 3.64 per cent.

6. Average rate of interest per annum received by the Corporation during 1901: on mortgages of realty, 6.39 per cent.

7. Of the mortgages held by the Corporation, $1,137,723.45 is on realty situate in Ontario, and $4,250,511.68 is on realty situate elsewhere.

8. Loans transferred to real estate account during 1901, $49,325.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation during 1901. No., 27; amount, $106,145.

10. Aggregate market value of the land mortgaged to the Corporation. Impossible to state, as market value fluctuates.

11. How often are the securities held by the Corporation valued? Company's officials make frequent inspections.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Toronto: Accountant, $5,000; Registrar, $4,000; Inspector, $2,000; Assistant Accountant, $2,000. Montreal: Accountant, $4,000; Registrar, $2,000; Inspector, $4,000; Clerks, $2,000 each. Winnipeg, Accountant, $4,000; Registrar, $4,000; Inspector, $2,000; Assistant Accountant, $2,000. By Guarantee Company.

13. When were the accounts of the Corporation last audited? 11th November, 1901.

14. Names and addresses of the auditors: Augustus Hendricks, 6 Observatory Gardens, Kensington, London, Eng; A. Grant Meek, Hillworth House, Devizes, England.

## THE VICTORIA LOAN AND SAVINGS COMPANY.

*Head Office, Lindsay, Ontario.*

Incorporated under the Building Societies Act, 1887, c. 169, as amended by 56 V. c. 31 (O) by declaration filed with the Clerk of the Peace for the County of Victoria, on the 4th September, 1897.

The operations of the company were for a time by law restricted to the County of Victoria (56 V. c. 31), continued by R. S. O. 1897, c. 205, s. 8 (4); but the company having fulfilled the statutory requirements, was by Letters Patent of Ontario, bearing date 11th November, 1898, relieved from the above restriction of its operations.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Victoria Loan and Savings Company, of Lindsay, Ont., at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Kent street, in the Town of Lindsay, in the Province of Ontario.

The Board is constituted of ten directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office.

| | | | | |
|---|---|---|---|---|
| W. Flavelle, President, Lindsay, Ont.; | February, | 1900; | February, | 1902. |
| W. H. Clark, M.D., Vice-President, Lindsay, Ont.; | " | " | " | " |
| W. H. Stevens, B.A., Director, | " | " | " | " |
| R. J. McLaughlin, Director, | " | " | " | " |
| C. Chittick, Director, | " | 1091; | " | 1903. |
| S. Armour, Director, | " | " | " | " |
| Rev N. Hill, Director, Toronto, | " | " | " | " |
| H. J. Lytle, Director, | " | " | " | " |
| J. W. Ray, M.D., Cambray, Ont., | " | " | " | " |
| James Low, Manager, Lindsay, Ont. | | | | |

A.—Permanent capital stock: total amount authorized, $300,000; total amount subscribed, $141,300, as more particularly set out in Schedule A hereto.

### Schedule A.

*(a) Fixed and permanent capital stock created by virtue of Building Societies Act.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an as et of the Corporation. |
|---|---|---|---|---|---|
| | No. of shares. | Par value of shares. | — | | |
| | | $ | $ | $ c. | $ c. |
| 1. Fully paid..... | 1,413 | 100 | 141,300 | 118,109 10 | 23,190 90 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | |
|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders).** | | |
| *A.—Permanent Capital Stock or Shares.* | | |
| 1. (a) Ordinary joint stock capital fully called : ; total called, ; total paid thereon | $118,109 10 | |
| 4. (d) Dividends declared in respect of (1), but not yet paid | 2,692 15 | |
| 5. (e) Unappropriated profits in respect of (1) | 141 00 | |
| 6. (f) Reserve fund in respect of (1) | 5,400 00 | |
| | | $126,342 25 |
| **Liabilities to the Public.** | | |
| 27. Deposits | $109,789 04 | |
| 28. Interest on deposits, due, or accrued, or capitalized | 2,525 32 | |
| 29 Debentures issued in Canada and guaranteed mortgages | 38,717 17 | |
| 30. Interest due or accrued on 29 | 178 61 | |
| 37. Owing to banks (including interest due or accrued) | 6,639 01 | |
| | | 157,849 15 |
| Total liabilities | | $284,191 40 |

Cr. *Assets.*

| | | |
|---|---|---|
| **I.—Assets of which the Corporation is the Beneficial Owner.** | | |
| *B.—Debts secured by Mortgages of Land.* | | |
| 9. (a) Debts (other than item 10) secured by mortgages of land | $254,791 32 | |
| 11. (c) Interest due or accrued on item 9 and not included therein | 8,612 61 | |
| | | 263,403 93 |
| *C.—Debts not above enumerated of which the Corporation holds securities as follows:* | | |
| 14. (b) Debts secured by municipal bonds or debentures | $3,500 00 | |
| 20. (h) Debts secured only by permanent stock or shares of the Corporation | 4,296 62 | |
| 22. (j) Debts secured by stock of other Loan Corporations | 5,000 00 | |
| 23. (k) Debts secured by stock of chartered banks | 5,567 50 | |
| 26. (n) Interest due and accrued on items 14, 20, 22 and 23, and not included therein | 566 10 | |
| | | 18,930 22 |
| *E.—Cash.* | | |
| 31. (a) On hand | | 1,257 25 |
| *F.—Assets not hereinbefore mentioned.* | | |
| 37. (a) Office furniture and supplies | | 600 00 |
| Total assets owned beneficially by Corporation | | $284,191 40 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | Col. 1. | Col. 3. | Total, Col. 4. |
|---|---|---|---|
| **I.—Received by the Corporation for its Own Use.** | | | |
| *A.—Balance from 31st December, 1900.* | | | |
| 2. (b) Cash (not already shown under (1)) : (i) On hand | $2,214 53 | | $2,214 53 |
| *B.—Sums received wholly or partly on capital stock.* | | | |
| 4 (a) Calls on joint stock permanent capital | | $12,015 39 | |
| 5. (b) Premiums on (4.) | 358 90 | | 12,374 29 |
| *C.—Receipts on account of Investments, Loans or Debts.* | | | |
| (a) On mortgages of realty. | | | |
| 10. (i) Principal | 35,662 60 | | |
| 11. (ii) Interest | 12,244 52 | | |
| | | | 47,907 12 |
| *E.—Miscellaneous.* | | | |
| 18. Commission, brokerage (or remuneration as Corporate agent, trustee, etc) | 533 76 | | |
| 19. (b) Premiums or bonuses on loans | 108 25 | | |
| | | | 642 01 |
| *F.—Borrowed Money.* | | | |
| 25. (a) Bank, or other advances, discounts or overdrafts | $6,639 01 | | |
| 26. (b) Borrowed by taking deposits | 157,907 20 | | |
| 27. (c) Borrowed on debentures | 9,544 81 | | |
| | | | 174,091 02 |
| *G.—Receipts from other sources, viz.* | | | |
| 30. (a) Office furniture | 1 50 | | 1 50 |
| Totals | | | $237,230 47 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums loaned or invested on Capital Account.*

| | | Col. 1. | Total, Col. 4. |
|---|---|---|---|
| 1. | (*a*) Loaned on mortgages of realty | $81,023 24 | |
| | (*b*) Loaned or invested in other securities :— | | |
| 2. | (i) Bank stock | 5,567 50 | |
| | | | $86,590 74 |

B.—*Expended on Stock Account.*

| | | | |
|---|---|---|---|
| 8. | Dividends paid on permanent stock | 5,262 25 | 5,262 25 |

C.—*Borrowed money (other than foregoing) or interest thereon paid, viz.:*

| | | | |
|---|---|---|---|
| 18. | (*a*) Bank account (principal and interest) | 8,782 85 | |
| 19. | (*b*) Deposits : Principal, $127,367.00 ; interest $4,549.85 | 131,916 85 | |
| 20. | (*c*) Debentures issued in Canada : Principal, $300.00 ; interest, $959.88 | 1,259 88 | |
| 24. | (*g*) Guarantees paid | 37 20 | |
| | | | 141,996 78 |

D.—*Management expenses other than foregoing.*

| | | | |
|---|---|---|---|
| 25. | (*b*) Salaries and fees | 1,501 81 | |
| 26 | (*b*) Commission or brokerage | 10 00 | |
| 28. | (*d*) Stationery, postage, printing and advertising | 160 49 | |
| 30. | (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates | 406 55 | |
| 31. | (*g*) Travelling expenses | 17 85 | |
| | Miscellaneous | 26 75 | |
| | | | 2,123 45 |

F.—*Balance.*

| | | | |
|---|---|---|---|
| 27. | (*b*) Cash on hand | | 1,257 25 |
| | Totals | | $237,230 47 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902, $9,093.70.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, $29,632.66.
5. Average rate of interest per annum paid by the Corporation during 1901, on deposits, 4.03 per cent.; on debentures, 4.47 per cent.
6. Average rate of interest per annum received by the Corporation during 1901, on mortgages of realty, 5.82 per cent.; on other securities, ——.
7. Of the mortgages held by the Corporation, $254,791.32 is on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1901. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901, none.
10. Aggregate market value of the land mortgaged to the Corporation, $458,624.38.
11. How often are the securities held by the Corporation valued? When placed, renewed and, if necessary, when payments deferred.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? New manager. Bonds not yet arranged.
13. When were the accounts of the Corporation last audited? January, 1902.
14. Names and addresses of the auditors respectively for 1901 and 1902 : D. Eagelson, C.A., Lindsay ; R. McCauly, Lindsay.

## THE NORTH BRITISH CANADIAN INVESTMENT COMPANY (LIMITED).

*Head Office, Glasgow, Scotland.*

General manager for Ontario : James Lendrum Scarth, Toronto.

Attorneys for Ontario to receive service or notice under the Loan Corporations Act. (Power of Attorney dated 31st August, 1897) ; James Lendrum Scarth, Toronto ; William Barclay McMurrich, K.C., Toronto, or either of them.

Attorneys for Canada to affix corporate seal used in Canada under *The* (Imp.) *Companies Seals Act*, 1864, and to execute bills, notes, cheques, drafts and other negotiable instruments. (Power of Attorney dated 31st August, 1897), James Lendrum Scarth, Toronto ; William Barclay McMurrich, K.C., Toronto ; John Spiers Playfair, Toronto, or any two of them.

### Constating Instruments.

The Company was incorporated under the (Imperial) Companies' Act, 1862, 1867, by certificate of incorporation, dated 14th October, 1876, and issued by the Registrar of Joint Stock Companies for Scotland.

The Memorandum of Association, and the Articles of Association (both instruments bearing date 13th October, 1876), were filed in the Joint Stock Companies' Registry Office, Edinburgh, Scotland.

The Company, under the former law, received authority to do business in Ontario by license, bearing date 30th December, 1876, issued under 39 V., c. 27, Ontario.

For the lending powers, see Memorandum of Association, section 3 (3).

For the borrowing powers, see Memorandum of Association, section 3 (3) ; also Articles of Association, Arts. 104, 107-111. As to debenture stock, see Art. 113.

As to the lending and the borrowing powers in Ontario, see Loan Corporations Act, R. S. O., 1897, c. 205 ; 1900 c. 27.

### Annual Statement

Of the condition and affairs of The North British Canadian Investment Company (Limited), Glasgow, Scotland, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 205 St. Vincent street, in the City of Glasgow, in Scotland.

The chief agency for Ontario is situate at No. 11 Toronto street, in the City of Toronto, in the Province of Ontario.

The Chief Agent and Attorney for Ontario is James Lendrum Scarth, and his address is No. 11 Toronto street, Toronto, in the Province of Ontario.

The Board is constituted of five directors holding office for three years.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | | | |
|---|---|---|---|---|
| Robert Miller, President, Edinburgh, Scotland ; | April, | 1899 ; | April, | 1902. |
| Peter Sturrock, Director, Kilmarnock, Scotland ; | " | 1901 ; | " | 1904. |
| Hugh Wright, Director, of Altiery, Wigtonshire ; | " | 1899 ; | " | 1902. |
| Samuel Gunn, Director, Glasgow, Scotland ; | " | 1900 ; | " | 1903. |
| Robert Anderson, Director, Glasgow, Scotland ; | " | 1901 ; | " | 1904. |

J. L. Scarth, Manager in Canada, Toronto, Ontario.
A. Bain, Manager in Canada, Winnipeg, Man.
James Muirhead, Secretary, Glasgow, Scotland.

A. Permanent capital stock : Total amount authorized, $2,433,333.33 ; total amount subscribed, $2,433,333.33, as more particularly set out in Schedule A hereto.

### Schedule A.

*(b) Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.*

| Description. | No. of shares. | Par value. | Total amount held. | Total amount paid thereon. | Total amount remaining unpaid on calls. |
|---|---|---|---|---|---|
| | | £ | $ c. | $ c. | $ c. |
| 2 20 per cent. called ..... | 50,000 | 10 | 2,433,333 33 | 486,666 67 | None. |
| 4. Paid in anticipation of calls. ..... ..... | | ..... | ..... | 7,616 33 | |
| Totals ... ..... | 50,000 | ... .. . | $2,433 333 33 | $494,283 00 | |

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1901.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1901.

DR. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS). | | | |
| A.—*Permanent Capital Stock or Shares.* | | | |
| 2. (*b*) Ordinary Joint Stock Capital, 20 per cent. called; total called, $486,666.67; total paid thereon | | $486,666 67 | |
| 3. (*cc*) Paid in advance of calls | | 7,616 33 | |
| 4. (*d*) Dividends declared in respect of (2), but not yet paid, $195.46, and $7,300 reserved for dividend to be declared | | 7,495 46 | |
| 6. (*f*) Reserve Fund in respect of (2) | | 116,800 00 | |
| 7. (*g*) Contingent fund in respect of property held for sale | $15,625 30 | | |
| Unappropriated profits | 1,123 69 | 16,748 99 | |
| | | | $635,327 45 |
| LIABILITIES TO THE PUBLIC. | | | |
| 27. Deposits payable on demand | | $ 883 32 | |
| 28. Interest on deposits, due or accrued or capitalized | | 3 43 | |
| 31. Debentures issued elsewhere than in Canada | | 276,997 65 | |
| 32. Interest due or accrued on (31) | | 1,477 50 | |
| 35. Debenture stock issued elsewhere than in Canada | | 673,892 20 | |
| 36. Interest due and accrued on (35) | | 3,940 23 | |
| 40. Other liabilities to the public, viz.:— | | | |
| 41. (a) Sundries | | 4,332 12 | |
| | | | 961,526 45 |
| Total liabilties | | | $1,596,853 90 |

CR *Assets.*

| | | | |
|---|---|---|---|
| I. ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER. | | | |
| A.—*Immovable property owned beneficially by Corporation.* | | | |
| 5. (*b*) Freehold land (including buildings) other than foregoing | | $186,196 06 | |
| 6. (*c*) Leasehold land (including buildings) other than foregoing | | 6,857 35 | |
| | | | $193,053 41 |
| B.—*Debts secured by Mortgages of Land.* | | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | | $335,800 20 | |
| 10. (*b*) Debts secured by mortgaged land held for sale | | 417,482 55 | |
| 11. (*c*) Interest due or accrued on items 9 and 10 and not included therein | | 36,734 26 | |
| | | | 1,290,017 01 |
| C.—*Debts not above enumerated for which the Corporation holds securities as follows:* | | | |
| 13. (*a*) Debts secured by accepted bills of exchange | | $37,960 00 | |
| 15. (*c*) Debts secured by public school debentures | | 2,919 80 | |
| 16. (*d*) Debts secured by Loan Company's stock | | 2,911 80 | |
| 22. (*j*) Debts secured by heritable property in Glasgow | | 26,766 66 | |
| 23. (*k*) Debts secured by Fen Duties | | 12,166 66 | |
| 24. (*l*) Deposits with Colonial Banks less written off for possible loss | | 17,032 48 | |
| | | | 99,757 40 |
| E.—*Cash.* | | | |
| 31. (*a*) On hand | | $ 1,074 41 | |
| 32. (*b*) In banks | | 11,917 10 | |
| | | | 12,991 51 |
| F.—*Assets not hereinbefore mentioned.* | | | |
| 37. (*a*) Office furniture | | $351 45 | |
| 38. (*b*) Sundries | | 683 12 | |
| | | | 1,034 57 |
| Total assets | | | $1,596,853 90 |

## Cash Account.

*Receipts in Ontario only for the year ending 31st December, 1901.*

### I.—Received by the Corporation for its Own Use.

*A.—Balance from 31st December, 1900.*

| | | |
|---|---|---|
| 2 | (i) On hand | $1,223 25 |
| 3. | (ii) In bank | 292 50 |

*C.—Receipts on account of Investments, Loans or Debts.*

| | | |
|---|---|---|
| | (a) On mortgages of realty: | |
| 10. | (i) Principal | 68,584 26 |
| 11. | (ii) Interest | 20,772 62 |

*D.—Receipts from Real Estate owned Beneficially by Corporation.*

| | | |
|---|---|---|
| 16. | (a) Sales (not included in any of foregoing items) | 6,250 55 |
| 17. | (b) Rent | 13,805 95 |

*G.—Receipts from other sources, viz.:*

| | | |
|---|---|---|
| 30. | (a) Sundry amounts credited Head Office, Glasgow | 1,262 35 |
| | (b) Received from Winnipeg | 48,000 00 |
| | (c) Sundries | 869 11 |
| | Totals | $161,060 59 |

*Expenditure in Ontario only for the year ending 31st December, 1901.*

### I.—Expended on Corporation Account.

*A.—Sums Loaned or Invested on Capital Account.*

| | | | |
|---|---|---|---|
| 1. | (b) Loaned or invested in other securities, viz.: | | |
| | (i) On debentures | | $6,500 00 |
| | (ii) Repairs, cost etc.; on property mortgaged to the Corporation | | 8,363 67 |
| | (iii) Expenditure on property owned by the Corporation | | 2,212 16 |
| | (c) Insurance and taxes advanced on property mortgaged to the Corporation | | 6,421 76 |

*B.—Expended on Stock Account.*

| | | | |
|---|---|---|---|
| 8. | Dividends paid on permanent stock | $575 89 | 575 89 |

*D.—Management Expenses (other than foregoing).*

| | | | |
|---|---|---|---|
| 25 | (a) Salaries and fees | 3,766 87 | |
| 26. | (b) Commission on sales | 550 00 | |
| 28. | (d) Stationery, postage, printing and advertising, etc | 627 63 | |
| 29. | (e) Law costs | 51 80 | |
| 30. | (f) Rent, taxes (other than 7 and 32) and rates | 891 64 | |
| 31. | (g) Travelling expenses | 31 85 | |
| 32. | (h) Registration fees | 132 00 | |
| | | | 6,051 79 |

*E.—Other Expenditure, viz.:*

| | | |
|---|---|---|
| 33. | (a) Bills of Exchange remitted Head Office | 127,069 02 |
| 34. | (b) Bills Receivable | 190 00 |
| 35. | (c) Sundries | 970 96 |

*F.—Balance.*

| | | |
|---|---|---|
| 27. | (a) Cash on hand and in banks | 2,705 34 |
| | Totals | $161,060 59 |

## Miscellaneous Statement for the Year Ending 31st December, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. $206,474.78.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, $38,802.02.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 3½ per cent.; on debentures, 3¾ per cent.; on debenture stock, 4½ and 5 per cent.
6. Average rate of interest per annum received by the Corporation during 1901, on mortgages of realty, in Ontario, about 6 per cent.; in Manitoba, about 7 per cent.; on other securities in Ontario, 5½ per cent; in Manitoba, about 7 per cent.
7. Of the mortgages held by the Corporation $487,243.34 is on realty situate in Ontario, and $766,939.41 is on realty situated elsewhere.
8. Loans written off or transferred to real estate account during 1901, $44,660.50.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. No. 3; amount, $5,083.19.
10. Aggregate market value of the land mortgaged to the Corporation might be estimated at about $2,000,000.
11. How often are securities held by the Corporation valued? At irregular intervals, annually in many cases, in other more frequently if necessary.
12. (a) What officers of the Corporation are under bond and for what sum respectively? None.
13. When were the accounts of the Corporation last audited? 31st December, 1901.
14. Names and addresses of the auditors respectively for 1901 and 1902 (if appointed). Moores, Carson and Warren, C. A., Glasgow, Scotland; John Maughan, Toronto; T. W. Fisher, Winnipeg.

# II. LOAN COMPANIES.

## B. COMPANIES HAVING TERMINATING AS WELL AS PERMANENT STOCK, OR HAVING TERMINATING STOCK ONLY.

### DETAILED REPORTS OF THE SEVERAL COMPANIES.

## ACME LOAN AND SAVINGS COMPANY.*

*Head Office, Toronto, Ontario.*

Incorporated as The Sons of England Building, Loan and Savings Association under the Building Societies Act, (R. S. O. 1887, c. 169,) by declaration filed in the Office of the Clerk of the Peace for the County of York on the 24th June, 1889. (Decl. Book II, 67.)

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

The corporate name was changed to Acme Loan and Savings Company by Order in Council, Ontario, 28th July, 1899.

### Annual Statement

Of the condition and affairs of the Acme Loan and Savings Company, of Toronto, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations, for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 39 Confederation Life Building, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

W. W. Hodgson, President, Toronto, Ont.; 6th March, 1901 ; 5th March, 1902.
James Poffley, Vice-President, Toronto ; " "
James Edwards, Director, Toronto ; " "
Edmund L. Taylor, Director, Winnipeg, Man.; " "
M. A. Mackenzie, Director, Toronto, Ont ; " "
M. B. Morrison, M.P.P., Trenton, 7th December.
N. M. Keele, Managing Director ; 6th March.
W. J. Hodgson, Secretary, Toronto ; 14th March, 1900.

A. Permanent capital stock : total amount subscribed, $15,400, as more particularly set out in Schedule A hereto.

### Schedule A.

*(a) Fixed and permanent capital stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st Dec., 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | No. of shares. | Par value of shares. | | | |
| | | $ | $ | $ | $ |
| 1. Fully called | 34 | 100 | 3,400 | 3,400 | |
| 2. Partly called | 60 | 100 | 6,000 | 1,450 | 4,550 |
| 3. Instalment (payable by fixed periodical payments and still in process of payment) | 60 | 100 | 6,000 | 1,062 | 4,938 |
| Totals | 154 | ..... | 15,400 | 5,912 | 9,488 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

* Formerly Sons of England Building, Loan and Savings Association.

SCHEDULE B.

| — | Fully paid. | | Prepaid. | | Instalment. | | Total. |
|---|---|---|---|---|---|---|---|
| | No. | Amount. | No. | Amount. | No. | Amount. | |
| | | $ | | $ | | $ | $ |
| SHARES OF TERMINATING OR WITHDRAWABLE STOCKS. | | | | | | | |
| Number and amount in force at 31st Dec., 1900 | 51 | 5,100 | 87 | 8,700 | 2,515 | 251,500 | 265,300 |
| " issued during 1901 | 14 | 1,400 | 611 | 61,100 | 1,707 | 170,700 | 233,200 |
| Totals | 65 | 6,500 | 698 | 69,800 | 4,222 | 422,200 | 498,500 |
| Deduct as follows: | No. of shares. | Amount. | | | | | |
| | | $ | | | | | |
| Withdrawn and paid off during 1901 | 119 | 11,900 | | | | | |
| Forfeited or lapsed | 20 | 2,000 | | | | | |
| Total deduction | 139 | 13,900 | 20 | 2,000 | ... | ..... | 119 | 11,900 | 13,900 |
| Net total remaining in force at 31st Dec., 1901. | | | 45 | 4,500 | 698 | 69,800 | 4,103 | 410,300 | 484,600 |

| SUMMARY OF TERMINATING OR WITHDRAWABLE STOCK IN FORCE AT 31ST DECEMBER, 1901: | | | | Carried to loan fund. |
|---|---|---|---|---|
| 45 Shares fully paid | | | | |
| Stock at $100 per share | $ 4,500 | on which 7 | shareholders have paid in.... | $ 4,500 00 |
| 698 Shares prepaid | | | | |
| Stock at $100 per share | 69,800 | on which 100 | shareholders have paid in.... | 31,379 85 |
| 4,103 Shares Instalment | 410,300 | " 766 | " " .... | 10,189 08 |
| 4,846 Shares at $100 | 484,600 | 873 | | $ 46,068 93 |
| Total amount distributed or credited in 1901. | | | | |
| (1) As interest | | | | $ 866 81 |
| Rate 8 per cent. | | | | |

BALANCE SHEET AS AT 31ST DECEMBER, 1901.

DR. *Capital and Liabilities.*

| | | |
|---|---|---|
| CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS). | | |
| *A.—Permanent Capital Stock or Shares.* | | |
| 1. (*a*) Permanent capital, fully called: total called, $3,400; total paid thereon | $ 3,400 00 | |
| 2. (*b*) Permanent capital 20 per cent. called: Total called, $1,050; total paid thereon | 1,050 00 | |
| 3. (*c*) Permanent capital 40 per cent. called: total called, $400; total paid thereon | 400 00 | |
| 8. (*h*) Instalment Permanent Stock (payable at fixed periodical payments); Total subscribed, $6,000, on which has been paid | 1,062 00 | |
| 9. (*i*) Dividend declared but not yet paid | 101 09 | |
| | | $ 6,013 09 |
| *B.—Terminating Capital Stock or Shares.* | | |
| 14 (*a*) Fully paid stock: total in force, 45 shares at $100 per share, carried to Loan Fund | 4,500 00 | |
| 16. (*c*) Profits or accrued interest on (14) not credited or appropriated | 80 00 | |
| 17. (*d*) Prepaid stock; total in force, 698 shares at $100 per share, on which has been paid into Loan Fund | 31,379 85 | |
| 19 (*f*) Profits or accrued interest on (17) not credited or appropriated | 469 41 | |
| 20. (*g*) Instalment stock: total issue now in force, 4,103 shares at $100 per share, $410,300, on which has been paid into Loan Fund | 10,189 08 | |
| 22. (*i*) Profits or accrued interest on (20) not credited or appropriated | 51 43 | |
| *C.—Liabilities to Stockholders or Shareholders other than above.* | | |
| 24. Contingent Reserve Fund | 200 00 | |
| 25. Balance profit and loss account | 478 10 | |
| | | 47,347 87 |
| LIABILITIES TO THE PUBLIC. | | |
| 37. Owing to Banks | 4,697 77 | |
| 40. Other liabilities to public, *viz.*:— | | |
| 41. (*a*) Sundry Creditors | 276 83 | |
| 42. (*b*) Advanced by Directors | 2,000 00 | |
| | | 6,974 60 |
| Total | | $ 60,335 56 |

BALANCE SHEET—*Continued.*

*Assets.*

CR.

| | | | |
|---|---|---|---|
| I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER. | | | |
| A.—*Immovable Property Owned Beneficially by the Corporation.* | | | |
| 5. (*b*) Freehold land (including buildings) | | | $796 53 |
| B.—*Debts secured by Mortgages of Land.* | | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | | $51,648 40 | |
| 10. (*b*) Debts secured by mortgaged land under contract for sale | | 774 08 | |
| | | | 52,422 48 |
| C.—*Debts not above enumerated for which the Corporation holds securities as follows:* | | | |
| 21. (*i*) Debts secured only by Terminating Stock or Shares the Corporation | | | 4,035 97 |
| E.—*Cash.* | | | |
| 31. (*a*) On hand | | | 1,059 91 |
| F.—*Assets not hereinbefore mentioned.* | | | |
| 37. (*a*) Office furniture | | $ 248 27 | |
| 38. (*b*) Manitoba license | | 182 70 | |
| 39. (*c*) Sundry debtors | | 76 40 | |
| 40. (*d*) Expense account | | 1,513 30 | |
| | | | 2,020 67 |
| Total assets | | | $60,335 56 |

CASH ACCOUNT.

*Receipts for the year ending 31st December, 1901.*

| | | (Col. 1.) | (Col. 2.) | (Col. 3.) | (Col. 4.) |
|---|---|---|---|---|---|
| I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE. | | | | | |
| A.—*Balances from 31st December, 1900.* | | | | | |
| | (i) On hand | $ 164 29 | | | |
| 3. | (ii) In bank | 1,287 30 | | | $1,451 59 |
| B.—*Sums received wholly or partly on Capital Stock.* | | | | | |
| 4. (*a*) | Calls on Permanet Capital | | | $2,151 00 | 2,151 00 |
| 6. (*c*) | Sales of fully paid Building Society stock | | $1,400 00 | | |
| 7. (*d*) | Sales of prepaid Building Society stock | | 28,500 00 | | |
| 8. (*e*) | Dues on instalment Building Society stock | | 12,422 12 | | |
| | | | | | 42,322 12 |
| C.—*Receipts on Account of Investments, Loans or Debts.* | | | | | |
| (*a*) | On Mortgages of Realty: | | | | |
| | (i) Principal | $ | $7,817 24 | | $7,817 24 |
| 11. | (ii) Interest | 2,216 07 | | | 2,216 07 |
| D.—*Receipts from Real Estate.* | | | | | |
| 17. (*b*) | Rents | 156 92 | | | 156 92 |
| E.—*Miscellaneous.* | | | | | |
| 18. (*a*) | Commission, brokerage, etc | 22 71 | | | 22 71 |
| 21. (*d*) | Fines | 47 07 | | | 47 07 |
| F.—*Borrowed Money.* | | | | | |
| 25. (*a*) | Bank or other advances, discounts or overdrafts | 4,697 77 | | | 4,697 77 |
| G.—*Receipts from Other Sources viz.:* | | | | | |
| 30. (*a*) | Transfer fees | 16 50 | | | 16 50 |
| (*b*) | Advanced by Directors | 2,000 00 | | | 2,000 00 |
| (*c*) | Sundries, Insurance Premiums, etc | 347 44 | | | 347 44 |
| | Total | $10,956 07 | $50,139 36 | $2,151 00 | $63,246 43 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

1.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | (Col. 1.) | (Col. 2.) | (Col. 4.) |
|---|---|---|---|
| 1. (*a*) Loaned on mortgages of realty | $42,373 20 | ..... | $42,373 20 |
| 2. (*b*) Loaned on shares | ..... | 3,328 00 | 3,328 00 |
| 7. (*c*) Insurance or taxes advanced on property mortgaged to Corporation | 8 68 | ..... | 8 68 |

B.—*Expended on Stock Account.*

| | | | |
|---|---|---|---|
| 8. Dividends paid on permanent stock | 132 21 | ..... | 132 21 |
| 10. Interest paid on terminating stock | 841 45 | ..... | 841 45 |
| 11. Paid for terminating stock withdrawn | ..... | 5,902 05 | 5,902 05 |

D.—*Management Expenses (other than foregoing).*

| | | | |
|---|---|---|---|
| 25. (*a*) Salaries and fees | 2,216 00 | | |
| 26. (*b*) Commission or brokerage | 2,854 29 | | |
| 27. (*c*) Advanced to Agents | 747 50 | | |
| 28. (*d*) Stationery, postage, printing and advertising | 298 80 | | |
| 29. (*e*) Law costs | 8 00 | | |
| 30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates | 186 96 | | |
| 31. (*g*) Travelling expenses | 135 36 | | |
| 32. (*h*) Registration fees, $30.00 ; Ontario tax, $65.00 | 95 00 | | |
| | | | 6,541 69 |

E.—*Other Expenditures.*

| | | | |
|---|---|---|---|
| 33. (*a*) Bonds, caretaking and sundries | 702 49 | | |
| 34. (*b*) Loan expense fund, 1900 | 2,000 00 | | |
| 35. (*c*) Manitoba license | 182 70 | | |
| 36. (*d*) Repairs to real estate | 79 00 | | |
| (*e*) Office furniture | 52 50 | | |
| (*f*) Sundry debtors | 42 55 | | |
| | | | 3,059 24 |

F.—*Balance.*

| | | | |
|---|---|---|---|
| (*a*) On hand | $1,059 91 | ..... | 1,059 91 |
| Totals | $54,016 38 | $9,230 05 | $63,246 43 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 9 per cent.; on other securities, 9 per cent.
7. Of the mortgages held by the Corporation $35,948.40 is on realty situate in Ontario, and $15,700 00 on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901 ; No. 2 ; amount, $2,800.
10. Aggregate market value of the land mortgaged to the Corporation, $80,985.
11. How often are the securities held by the corporation valued ? When considered necessary.
12. What officers of the Corporation are under bond, and for what sum respectively ? Manager, $1,000; Secretary-treasurer, $1,000. By Guarantee Companies.
13. When were the accounts of the Corporation last audited ? 14th January, 1902.
14. Names and addresses of the auditors for 1901 : W. C. Eddis, F.C.A., and C. D. Corbould, Toronto.

## THE AID SAVINGS AND LOAN COMPANY.

*Head Office, Toronto, Ontario.*

Incorporated under the Building Societies Act, R. S. O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of York on the 3rd of March, 1893.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Aid Savings and Loan Company at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 1 Toronto, street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

R. S. Williams, President, Toronto ; 3rd February, 1893 ; 3rd January, 1903.
H. T. Machell, M.D., Vice-President, Toronto, 3rd February, 1893 ; 3rd January, 1903.
C. R. H. Greene, " " " "
E. P. Pearson, Director " " 1897 "
J. A. Kammerer, Director " " 1899 "
C. H. Bishop, " " " 1899 "
J. A. McLaren, " " January, 1902 ; "
A. E. Hill, Managing Director, " Feb'y., 1893 ; "
B. Lloyd, Secretary.

### Schedule A.

*(a) Fixed and Permanent Capital Stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | Number of shares. | Par value of shares. | | | |
| | | $ | $ | $ c. | $ c. |
| 3. Instalments | 305 | 100 | 30,500 | 14,384 00 | 16,116 00 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

### Schedule B.

| Shares of terminating or withdrawable stock. | No. of shares. | Amount. | Instalment. No. | Instalment. Amount |
|---|---|---|---|---|
| | | $ c. | | $ c. |
| Number and amount in force at 31st December, 1900 | | | 4,061 | 92,537 03 |
| " issued during 1901 | | | 858 | 20,824 19 |
| Dividend | | | | 5,005 02 |
| Gross total in force at any time in 1901 | | | 4,919 | 118,366 24 |
| Deduct as follows : | | | | |
| Withdrawn and paid off during 1901 | 395 | 11,934 95 | | |
| Retired by Corporation " | 162 | 13,919 00 | | |
| Converted into permanent " | 200 | 13,664 00 | | |
| Forfeited and lapsed " | 337 | 181 13 | | |
| Total deductions | 1,094 | 39,699 08 | 1,094 | 39,699 08 |
| Net total remaining in force 31st December, 1901 | | | 3,825 | 78,667 16 |

Summary of Terminating or Withdrawable Stock in Force at 31st Dec. 1901 :

| | | |
|---|---|---|
| 3,825 shares instalment stock at $100 per share, on which 444 shareholders have paid into Loan Fund | | 78,667 16 |
| Total amount distributed or credited in 1901 : | | |
| 2. As dividend out of profits | | 4,354 01 |
| Rate or rates per cent. premiums of such dividend, 6 and 5 per cent. | | |

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders.)** | | | |
| *A.—Permanent Capital Stock or Shares.* | | | |
| 8. (*l*) Instalment permanent stock, (payable by fixed periodical payments): Total subscribed, $30,500, on which has been paid | | $14,539 82 | |
| 12. (*l*) Contingent fund in respect of (8) | | 2,301 63 | |
| *B.—Terminating Capital Stock or Shares.* | | | |
| 20. (*g*) Instalment stock: Total issue now in force, 3,825 shares at $100 per share, on which has been paid into Loan Fund | | 83,021 17 | |
| 23. (*j*) Instalments paid in advance | | 2 37 | $99,864 99 |
| **Liabilities to the Public.** | | | |
| 37. Owing to banks | | 1,221 75 | 1,221 75 |
| Total liabilities | | | $101,086 74 |

Cr. *Assets.*

| | | | |
|---|---|---|---|
| **1.—Assets of which the Corporation is the Beneficial Owner.** | | | |
| *B.—Debts Secured by Mortgages of Land.* | | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | | $89,614 22 | |
| 10. (*b*) Debts secured by mortgages of land held for sale | | 2,837 60 | $92,451 82 |
| *C.—Debts not above enumerated for which the Corporation holds Securities as follows:* | | | |
| 21. (*i*) Debts secured only by Terminating Stock or Shares of the Corporation | | 6,090 00 | |
| 26. (*n*) Interest due or accrued on item 21 and not included therein | | 1,663 61 | 7,753 61 |
| *F.—Assets not hereinbefore mentioned.* | | | |
| 37. (*a*) Organization expenses (not extended) | | 881 31 | |
| Total assets | | | $100,205 43 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | | | | | |
|---|---|---|---|---|---|
| **I.—Received by the Corporation for its Own Use.** | | | | | |
| *A.—Balance from 31st December, 1900.* | | | | | |
| | (*b*) Cash: | (Col. 1.) | (Col. 2.) | (Col. 3.) | (Col. 4.) |
| 1. | (i) On hand | $374 43 | ..... | ..... | $374 43 |
| 3. | (ii) In bank | 3,082 13 | ..... | ..... | 3,082 13 |
| *B.—Sums Received Wholly or Partly on Capital Stock.* | | | | | |
| 6. (*c*) Paid on Permanent Stock | | ..... | ..... | $14,384 00 | 14,384 00 |
| 8. (*e*) Dues on Instalment Building Society Stock | | 3,080 80 | $20,824 19 | ..... | 23,904 99 |
| *C. Receipts on Account of Investments, Loans or Debts.* | | | | | |
| 10. | (i) Loans on mortgages and stock | ..... | 11,694 47 | ..... | 11,694 47 |
| 11. | (ii) Interest | 6,606 21 | ..... | ..... | 6,606 21 |
| *E.—Miscellaneous.* | | | | | |
| 21. (*d*) Fines | | 43 75 | ..... | ..... | 43 75 |
| *F.—Borrowed Money.* | | | | | |
| 25. (*a*) Bank or other advances, discounts or overdrafts | | ..... | ..... | ..... | 1,221 75 |
| *G.—Receipts from other sources.* | | | | | |
| 30. (*b*) Contingent account | | 835 00 | ..... | ..... | 835 00 |
| Totals | | | | | $62,146 73 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

| | | | |
|---|---|---|---|
| I.—EXPENDED ON CORPORATION ACCOUNT. | (Col. 1.) | (Col. 2.) | (Col. 4.) |
| A.—*Sums Loaned or Invested on Capital Account.* | | | |
| 1. (*a*) Loaned on Mortgages of Realty, including loans on stock.... | ..... | $21,046 50 | $21,046 50 |
| B.—*Expended on Stock Account.* | | | |
| 11. Paid for terminating stock withdrawn..... | ..... | 37,443 58 | 37,443 58 |
| D.—*Management Expenses (other than foregoing).* | | | |
| 25. (*a*) Salaries and fees .... ..... | $2,160 40 | | |
| 26. (*b*) Commission or brokerage ..... | 663 08 | | |
| 27. (*c*) Advances to Agents ..... | 194 00 | | |
| 28. (*d*) Stationery, postage and advertising .... ..... | 181 20 | | |
| 30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates ..... | 126 00 | | |
| 31. (*g*) Travelling expenses ..... | 19 00 | | |
| | ..... | | 3,343 68 |
| E.—*Other Expenditures:* | | | |
| 33. (*a*) Discount on advance payments ..... | $55 73 | | |
| 34. (*b*) Auditors' fees .... ..... | 80 00 | | |
| 36. (*d*) Government and Legal Fees..... ..... | 65 69 | | |
| | ..... | | 201 42 |
| F.—*Balance.* | | | |
| 37. (*a*) Cash on hand..... ..... | ..... | ..... | 111 55 |
| Totals ..... ..... | ..... | ..... | $62,146 73 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

3. Amount of other existing obligations to the Corporation which will mature in 1902. None.

4. Amount of secureties held by Corporation which will mature and become payable to Corporation in 1902, $11,400.

6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 6 and 9 per cent.

7. Of the mortgages held by the Corporation, $89,614.22 is on realty situate in Ontario.

8. Loans written off or transferred to real estate account during 1901. None.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.

10. Aggregate market value of land mortgaged to the Corporation, $150,000.

11. How often are the securities held by the Corporation valued? From time to time as required.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Secretary, $2,000; Manager $1,000. By private sureties.

13. When were the accounts of the Corporation last audited? December 31st, 1901.

14. Names and address of the auditors respectively for 1901 and 1902 (if appointed), W. C. Eddis, F.C.A.; W. B. Tindall, C.A., of Toronto.

## THE BIRKBECK LOAN COMPANY.

*Head Office, London, Ont.*

Incorporated under the Building Societies' Act, (R. S. O. 1887, c. 169) by declaration filed with the Clerk of the Peace for the County of Middlesex, on the 11th February, 1893. (Decl. Book I., 75.)

The borrowing and the lending powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Birkbeck Loan Company, of London, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 215-216 Temple Building, in the City of London, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | | |
|---|---|---|---|
| W. H. Wortman, President, | London, Ont., | 6th March, 1901, | 6th March, 1902. |
| Andrew Durand, Vice-President, | " | " | " |
| W. S. B. Barkwell, Secretary-Treasurer, | " | " | " |
| John I. McCracken, Director, Ottawa, | | " | " |
| Rev. W. M. Shore, Port Burwell, | | " | " |
| O. O. Benson, Manager, London, Ont. | | " | " |

A. Permanent capital stock : total amount authorized, $1,000,000 : total amount subscribed, $122,800.00 as more particularly set out in Schedule A hereto.

### Schedule A.

*(a)—Fixed and permanent capital stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | No. of shares. | Par value of shares. | — | | |
| | | $ | $ | $ | $ |
| 1. Fully called ..... | 1,228 | 100 | 122,800 | *71,825 91 | 62,945 08 |

* Including premium.

### List of Shareholders as at 31st December, 1901.

(Not printed.)

### Schedule B.

| — | Prepaid. | | Instalment. | |
|---|---|---|---|---|
| | No. | Amount. | No. | Amount. |
| Shares of Terminating or Withdrawable Stock. | | $ | | $ |
| Number and amount in force at 31st December, 1900 ... | 263 | 26,300 | 3,739 | 373,900 |
| Number and amount issued during 1901 ..... ..... | 38 | 3,800 | 3,748 | 374,800 |
| Gross total in force at any time in 1901 ..... | 301 | 30,100 | 7,487 | 748,700 |
| Total deductions..... ..... ..... | 20 | 2,000 | 2,064 | 206,400 |
| Net total remaining in force at 31st December, 1901 .... | 281 | 28,100 | 5,423 | 542,300 |

Summary of Terminating or Withdrawable Stock in Force, 31st December, 1901.

281 shares prepaid stock at $100 per share, $28,100, on which 100 shareholders have paid $10,820.23.

5,423 shares Instalment Stock (payable by fixed periodical payments) at $100 per share, $542,300, on which 1,992 shareholders have paid in $31,712.07.

Total amount distributed or credited in 1901: (1) As interest, $621.48. Rate of such interest per cent. per annum, 5 and 6. (2) As dividends out of profits, $3,444.51. Rate of per cent. of such dividends, 3, 4, 5, 6, 7 and 10 per cent.

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders).** | | | |
| *A.—Permanent Capital Stock or Shares.* | | | |
| 1. (*a*) Ordinary joint stock capital fully called: total called, $122,800; total paid thereon, including premium, $71,825.91 | $ 122,800 00 | | |
| 4. (*d*) Dividends declared in respect of (1), but not yet paid | 2,001 00 | | |
| 5. (*e*) Unappropriated profits in respect of (1) | 33 37 | | |
| 6. (*f*) Reserve fund in respect of (1) | 400 00 | | |
| 7. (*g*) Contingent fund in respect of (1) | 1,100 00 | | |
| | | $ | 126,334 37 |
| *B.—Terminating Capital Stock or Shares.* | | | |
| 17. (*d*) Prepaid stock: total in force ... shares at $100 per share, on which has been paid into Loan Fund | $ 10,820 23 | | |
| 18. (*e*) Profits or accrued interest on (17) credited or appropriated but not yet paid | 1,027 17 | | |
| 19. (*f*) Profits or accrued interest on (17) not credited or appropriated | 297 35 | | |
| 20. (*g*) Instalment stock: total issue now in force, .... shares at $100 per share, $.... . on which has been paid into Loan Fund | 31,712 07 | | |
| 21. (*h*) Profits or accrued interest on (20) credited or appropriated but not yet paid | 5,123 81 | | |
| 22. (*i*) Profits or accrued interest on (20) not credited or appropriated | 3,263 20 | | |
| | | | 52,243 83 |
| **Liabilities to the Public.** | | | |
| 39. Due on loans in process of completion or to pay assumed mortgages | $ 2,865 37 | | |
| 41. (*a*) Borrowed to complete loans | 7,100 00 | | |
| 42. (*b*) Interest due and unpaid | 5,674 09 | | |
| 43. (*c*) Fines due and unpaid | 606 30 | | |
| | | | 16,245 76 |
| Total liabilities | | $ | 194,823 96 |

Cr. *Assets.*

| | | | |
|---|---|---|---|
| **I.—Assets of which the Corporation is the Beneficial Owner.** | | | |
| *A.—Immovable Property Owned Beneficially by Corporation.* | | | |
| 5. (*b*) Freehold land (including buildings) other than foregoing | | $ | 11,630 04 |
| *B.—Debts Secured by Mortgages of Land.* | | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | $ 59,855 65 | | |
| 10. (*b*) Debts secured by mortgaged land held for sale | 5,282 33 | | |
| 11. (*c*) Interest due or accrued on items 9 and 10 and not included therein | 2,132 37 | | |
| | | | 67,270 35 |
| *C.—Debts not above enumerated for which the Corporation holds securities as follows:* | | | |
| 20. (*h*) Debts secured only by permanent stock or shares of the Corporation | $ 13,898 09 | | |
| 21. (*i*) Debts secured only by Terminating Stock or shares of the Corporation | 1,760 00 | | |
| 26. (*n*) Interest due or accrued on items 20 and 21 and not included therein | 1,835 70 | | |
| | | | 17,493 79 |
| *D.—Unsecured Debts.* | | | |
| 27. (*a*) Loaned to expense fund | $ 14,152 71 | | |
| 28. (*b*) Permanent stock held for sale | 2,166 67 | | |
| 29. (*c*) In agents' hands | 2,168 69 | | |
| 30. (*d*) Interest due and accrued on items 27 to 29 and not included therein | 1,706 02 | | |
| | | | 20,184 09 |
| *E.—Cash.* | | | |
| 31. (*a*) On hand | | | 12,195 96 |
| *F.—Assets not hereinbefore mentioned.* | | | |
| 37. (*a*) Permanent stock called but unpaid | $ 62,945 08 | | |
| 38. (*b*) Balance held to pay dividends | 2,298 35 | | |
| 39. (*c*) Reserve fund | 100 00 | | |
| 40. (*d*) Contingent fund | 100 00 | | |
| 42. (*f*) Fines due and unpaid | 606 30 | | |
| | | | 66,049 73 |
| Total assets | | $ | 194,823 96 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

I.—Received by the Corporation for its Own Use.

| | A.—*Balance from 31st December, 1900.* | (Col. 1.) | (Col. 2.) | (Col. 3.) | T'l (Col. 4.) |
|---|---|---|---|---|---|
| 1. (a) | Capital account | | $ 1,250 00 | | $ 1,250 00 |
| (b) | Cash (not already shown under (1)) | | 5,918 83 | | 5,918 83 |
| 3. | (ii) In bank | $ 2,344 61 | | | 2,344 61 |
| | **B.—*Sums received wholly or partly on Capital Stock.*** | | | | |
| 4. (a) | Sales of permanent capital stock | | | $1,735 25 | 1,735 25 |
| 5. (b) | Premiums on 4 | 105 00 | | | 105 00 |
| 7. (d) | Sales of prepaid Building Society stock | | 1,965 34 | | 1,965 34 |
| 8. (e) | Dues on instalment Building Society stock | | 15,277 93 | | 15,277 93 |
| | Dividends on stock capitalized | | 3,444 51 | | 3,444 51 |
| | **C.—*Receipts on Account of Investments, Loans or Debts.*** | | | | |
| | (a) On mortgages of realty: | | | | |
| 10. | (i) Principal | | 6,390 79 | | 6,390 79 |
| 11. | (ii) Interest | 5,141 25 | | | 5,141 25 |
| | (iii) Cost chargeable repaid | | 16 59 | | 16 59 |
| | (b) On other securities: | | | | |
| 12. | (i) Principal: Loans on stock | | 188 90 | | 188 90 |
| | (ii) Interest or dividends | 198 92 | | | 198 92 |
| | Surplus on prepaid stock carried to expense fund | 47 13 | | | 47 13 |
| | **D.—*Receipts from Real Estate Owned Beneficially by Corporation.*** | | | | |
| 17. (b) | Rents | 70 05 | | | 70 05 |
| | **E.—*Miscellaneous.*** | | | | |
| 18. (a) | Commission, brokerage, etc | 40 92 | | | 40 92 |
| 21. (d) | Fines | 1,165 15 | | | 1,165 15 |
| 22. (e) | Forfeiture or lapses | 1,310 76 | | | 1,310 76 |
| | **F.—*Borrowed Money.*** | | | | |
| | Balance expense fund | 3,647 93 | | | 3,647 93 |
| 23. (a) | Bank or other advances, discounts or overdrafts | 6 72 | | | 6 72 |
| 29. (e) | Borrowed to complete loans | | 13,000 00 | | 13,000 00 |
| | Office furniture | 631 25 | | | 631 25 |
| | **G.—*Receipts from other sources, viz:*** | | | | |
| | Profit on withdrawals | 57 95 | | | 57 95 |
| | Expense fund receipts | 13,263 18 | | | 13,263 18 |
| | Transfer fees | 11 65 | | | 11 65 |
| | Interest due and unpaid | 5,674 09 | | | 5,674 09 |
| | Dividends refunded | 62 18 | | | 62 18 |
| | Fines due and unpaid | 606 30 | | | 606 30 |
| | Totals | $34,385 04 | $47,452 89 | $1,735 25 | $83,573 18 |

*Expenditure for the year ending 31st December, 1901.*

1.—Expended on Corporation Account.

| | A.—*Sums Loaned or Invested on Capital Account.* | (Col. 1.) | (Col. 2.) | (Col. 4, Total. |
|---|---|---|---|---|
| 1. (a) | Loaned on mortgages of realty | | $ 5,207 26 | $ 5,207 26 |
| (b) | Loaned or invested in other securities, viz.:— | | | |
| 2. | (i) Loaned on terminating stock | | 177 70 | 177 70 |
| 3. | (ii) " permanent stock | | 2,225 00 | 2,225 90 |
| 4. | (iii) " to expense fund | | 5,250 97 | 5,250 97 |
| 5. | (iv) Balance expense fund | $ 4,999 19 | | 4,999 19 |
| 6. (c) | Real estate, improvements on | 12 06 | 627 97 | 640 03 |
| 7. (d) | Incumbrances on realty paid off | 450 25 | 329 26 | 779 51 |
| (e) | Insurance or taxes advanced on property mortgaged to the Corporation | | 28 12 | 28 12 |
| | Interest due and unpaid, 1900 | 2,976 33 | | 2,976 33 |
| | Fines " " | 155 62 | | 155 62 |

CASH ACCOUNT.—*Continued.*

| | B.—*Expended on Stock Account.* | (Col. 1.) | (Col. 2.) | (Col. 4, Total.) |
|---|---|---|---|---|
| 8. | Dividends paid on permanent stock | $ 4,287 47 | ..... | $ 4,287 47 |
| 9. | Dividends paid on terminating stock | 778 48 | ..... | 778 48 |
| 10. | Interest paid on terminating stock | 1 59 | ..... | 1 59 |
| 11. | Paid for terminating stock withdrawn | 85 59 | 5,251 93 | 5,337 52 |
| 15. | Terminating stock forfeited or lapsed | ..... | 1,499 66 | 1,499 66 |
| 16. | Terminating stock, dividend on | 4,747 23 | ..... | 4,747 23 |
| | Profit on withdrawals | ..... | 57 95 | 57 95 |
| | C.—*Borrowed Money, or interest thereon paid.* | | | |
| | Surplus on prepaid stock carried to expense fund | 47 13 | ..... | 47 13 |
| 18. (*a*) | Bank account: Principal and interest | 402 85 | ..... | 402 85 |
| | Repaid on money borrowed | ..... | 15,600 00 | 15,600 00 |
| | D.—*Management expenses (other than foregoing).* | | | |
| | Office furniture | 297 57 | 631 25 | 928 82 |
| 25. (*a*) | Salaries and fees | 2,973 81 | ..... | 2,973 81 |
| 26. (*b*) | Commission or brokerage and guarantee bonds | 108 68 | ..... | 108 68 |
| 27. (*c*) | Advances to agents | 7,448 43 | ..... | 7,448 43 |
| 28. (*d*) | Stationery, postage, printing and advertising | 443 03 | ..... | 443 03 |
| 29. (*e*) | Law costs | 44 97 | 138 48 | 183 45 |
| 30. (*j*) | Fuel, rent, taxes (other than in 7 and 32) and rates | 172 50 | ..... | 172 50 |
| 32. (*h*) | Registration Fees | 97 00 | ..... | 97 00 |
| | Loss on agents' accounts | 53 85 | ..... | 53 85 |
| | E.—*Other Expenditures, viz.:* | | | |
| 33. (*a*) | Bank discount | 287 48 | ..... | 287 48 |
| 34. (*b*) | General expense | 595 41 | ..... | 595 41 |
| 35. (*c*) | Dividend special stock | 183 74 | ..... | 183 74 |
| 36. (*d*) | Expense fund, withdrawals | 203 06 | ..... | 203 06 |
| | F.—*Balance.* | | | |
| 37. (*a*) | Cash on hand $ 2,298 35 | | | |
| 38. | (i) Contingent fund 100 00 | | | |
| | (ii) Reserve fund 100 00 | | | |
| | (iii) Interest account 33 37 | | | |
| | | 2,531 72 | ..... | 2,531 72 |
| | (iv) Loan fund 12,162 59 | ..... | 12,162 59 | 12,162 59 |
| | Totals | $34,385 04 | $49,188 14 | $83,573 18 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

3. Amount of other existing obligations of the Corporation which will mature in 1902. None.

4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. None.

6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 9 per cent.; on other securities, .... per cent.

7. Of the mortgages held by the Corporation $..... is on realty situate in Ontario.

8. Loans written off or transferred to real estate account during 1901, $10,714.35.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. No., ..; amount, $1,346 28.

10. Aggregate market value of the land mortgaged to the Corporation $99,594.

11. How often are the securities held by the Corporation valued? Once.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Secretary-Treasurer, $2,000; Accountant, $2,000; and Manager, $1,000. By Guarantee Company.

13. When were the accounts of the Corporation last audited? Audited monthly, with complete audit at end of year

14. Names and addresses of the auditors for 1901: John Gunn and H. L. Smith, London, Ont.

## THE CANADIAN BIRKBECK INVESTMENT AND SAVINGS COMPANY.

*Head Office, Toronto, Ont.*

Incorporated under special Act of Canada, 62-3 Vict. c. 103. (Dec. Book II., 92.)

### Annual Statement

Of the condition and affairs of the Canadian Birkbeck Investment and Savings Company, of Toronto, Ont., at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at Nos. 54-66 Victoria Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of six directors holding office for one year.

The directors and chief executive officers of the Corporation on the 31st December, 1901, were as follows, together with their respective terms of office :

H. P. Dwight, President, Toronto ; 1st January, 1901 ; December 31st, 1901.
Thomas Long, Vice-President, Toronto ; " "
S. H. Ewing, Vice-President, Montreal ; " "
Stapleton Caldecott, Director, Toronto ; " "
W. E. Wellington, Director, Toronto ; " "
F. W. G. Fitzgerald, Managing Director, Toronto.

A. Permanent capital stock : Total amount authorized, $5 000,000 ; total amount subscribed, $790,900, as more particularly set out in Schedule A hereto.

### Schedule A.

*(a)—Fixed and permanent Capital Stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the corporation. |
|---|---|---|---|---|---|
| | No. of Shares. | Par value of shares. | —— | | |
| | | | $ | $ | $ |
| 1. Fully called | 2,377 | 100 | 237,700 | 237,700 00 | |
| 2. Partly called | 5,244 | 100 | 524,400 | 262,200 00 | |
| Instalment shares | 356 | | 28,800 | 5,439 60 | |
| Totals | 7,977 | | 790,900 | 505,339 60 | |

List of Shareholders as at 31st December, 1901.—(Not printed).

### Schedule B.

| | Prepaid. | | Instalment. | | Total. |
|---|---|---|---|---|---|
| | No. | Amount. | No. | Amount. | |
| Shares of Terminating or Withdrawable Stock. | | $ | | $ | $ |
| Number and amount in force 31st December, 1900 | 665½ | 66,550 | 13,344 | 1,334,400 | 1,400,950 |
| " " issued during 1901 | 160½ | 16,050 | 1,657 | 165,700 | 181,750 |
| Gross total in force at any time in 1901 | 826 | 82,600 | 15,001 | 1,500,100 | 1,582,700 |

| Deduct as follows: | No. of shares. | Amount $ | | | | |
|---|---|---|---|---|---|---|
| Withdrawn and paid off during 1901 | 13 | 1,300 | 13 | 1,300 | 611 | 61,100 |
| | 611 | 61,100 | | | | |
| Converted into permanent stock during 1901 | 105 | 10,500 | ..... | ..... | 105 | 10,500 |
| Total deductions | 729 | 72,900 | 13 | 1,300 | 716 | 71,600 |
| Net total remaining in force at 31st December, 1901 | | | 813 | 81,300 | 14,285 | 1,428,500 |

| | Total. |
|---|---|
| | $ |
| Shares of Terminating or Withdrawable Stock. | |
| Number and amount in force 31st December, 1900 | 1,400,950 |
| " " issued during 1901 | 181,750 |
| Gross total in force at any time in 1901 | 1,582,700 |
| Deduct as follows: | |
| Withdrawn and paid off during 1901 | 72,900 |
| Converted into permanent stock during 1901 | |
| Total deductions | 72,900 |
| Net total remaining in force at 31st December, 1901 | 1,509,800 |

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders).** | | | |
| *A.—Permanent Capital Stock or Shares.* | | | |
| 1. (*a*) Ordinary joint stock capital fully called: Total called, $237,700: total paid thereon | | $237,700 00 | |
| 2. (*b*) Ordinary joint stock capital, 50 per cent. called: total called, $262,200; total paid thereon | | 262,200 00 | |
| 4. (*d*) Dividends declared in respect of (1) and (2) but not yet paid | | 14,447 95 | |
| Profits or accrued interest or (2) credited but not yet paid | | 8,107 41 | |
| 8. (*h*) Instalment permanent stock (payable by fixed periodical payments): Total subscribed, $28,800, on which has been paid | | 5,439 60 | |
| *B.—Terminating Capital Stock or Shares.* | | | |
| 17. (*d*) Prepaid stock: Total in force, 813 shares at $40 per share, on which has been paid into Loan Fund | | 33,020 00 | |
| 18. (*e*) Profits or accrued interest on (17) credited or appropriated but not yet paid | | 5,919 23 | |
| 20. (*g*) Instalment stock: Total issue now in force, 14,285 shares at $100 per share, $1,428,500, on which has been paid into Loan Fund | | 340,036 76 | |
| 22. (*i*) Profits or accrued interest on (20) not credited or appropriated | | 21,110 04 | |
| *C.—Liabilities to Shareholders other than as already shown under A or B:* | | | |
| 24. Reserve Fund | | 30,000 00 | |
| | | | $957,980 99 |
| **Liabilities to the Public.** | | | |
| 40. Other liabilities to the public, viz.: | | | |
| 41. (*a*) Sundry creditors | | 1,609 43 | |
| 42. (*b*) Mortgage reserve | | 45,636 21 | |
| 43. (*c*) Loans in course of completion | | 31,494 17 | |
| | | | 78,739 81 |
| Total liabilities | | | $1,036,720 80 |

Cr. *Assets.*

| | | | |
|---|---|---|---|
| **I.—Assets of which the Corporation is the Beneficial Owner.** | | | |
| *B.—Debts secured by Mortgages of Land.* | | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | | $899,811 77 | |
| 10. (*b*) Debts secured by mortgaged land held for sale | | 35,937 30 | |
| 11. (*c*) Interest due or accrued on items 9 and 10 and not included therein | | 12,501 15 | |
| | | | $948,250 22 |
| *C.—Debts not above Enumerated for which the Corporation holds Securities as follows:* | | | |
| 13. (*a*) Debts secured by accepted Bills of Exchange | | 500 00 | |
| 21. (*i*) Debts secured only by terminating stock or shares of the Corporation | | 15,092 00 | |
| | | | 15,592 00 |
| *E.—Cash.* | | | |
| 31. (*a*) On hand | | 148 68 | |
| 32. (*b*) In bank | | 63,631 99 | |
| | | | 63,780 67 |
| *F.—Assets not hereinbefore mentioned.* | | | |
| 37. (*a*) Office furniture | | 1,545 37 | |
| 38. (*b*) Licenses and special legislation | | 1,443 91 | |
| 39. (*c*) Sundry debtors | | 2,108 63 | |
| 40. (*d*) Due on permanent stock | | 4,000 00 | |
| | | | 9,097 91 |
| Total assets | | | $1,036,720 80 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | | | | |
|---|---|---|---|---|
| **I.—Received by the Corporation for its Own Use.** | | | | |
| *A.—Balance from 31st December, 1900.* | (Col. 1.) | (Col. 2.) | (Col. 3.) | (Col. 4.) |
| 1. (*a*) Capital account | $18,466 50 | ..... | ..... | $18,466 50 |
| *B.—Sums received wholly or partly on Capital Stock.* | | | | |
| 6. (*c*) Sales of fully paid building society stock | ..... | ..... | $61,253 83 | $61,253 83 |
| 7. (*d*) Sales of prepaid building society stock | ..... | $6,920 00 | 4,574 92 | 11,494 92 |
| 8. (*e*) Dues on instalment building society stock | ..... | 70,592 66 | ..... | 70,592 66 |
| 9. (*f*) Premiums on (6), (7) and (8) | 5,532 53 | ..... | ..... | 5,532 53 |
| Carried forward | $23,999 03 | $77,512 66 | $65,828 75 | $167,340 44 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*—Continued.

| | C.—*Receipts on account of investments, loans or debts.* | (Col 1.) | (Col. 2.) | (Col. 3.) | (Col. 4.) |
|---|---|---|---|---|---|
| | Brought forward | $23,999 03 | $77,512 66 | $65,828 75 | $167,340 44 |
| | (*a*) Mortgages of Realty :— | | | | |
| 10. | (i) Principal | | | 96,271 11 | 96,271 11 |
| 11. | (ii) Interest | 70,253 14 | | | 70,253 14 |
| | (*b*) On other securities :— | | | | |
| 12. | (i) Principal | | | 1,759 70 | 1.759 70 |
| 13. | (ii) Interest or dividends | 367 83 | | | 367 83 |
| | D.—*Receipts from Real Estate Owned Beneficially by Corporation.* | | | | |
| 16. | (*a*) Sales | | | 4,089 37 | 4,089 37 |
| 17. | (*b*) Rents | 2,638 55 | | | 2,638 55 |
| | E.—*Miscellaneous.* | | | | |
| 18. | (*a*) Commission, brokerage, etc | 1,654 59 | | | 1,654 59 |
| 24. | (*g*) Conversion of terminating stock into permanent stock | | | 10,500 00 | 10,500 00 |
| | G.—*Receipts from other sources, viz.:* | | | | |
| 30. | (*a*) Transfer fees | 24 00 | | | 24 00 |
| | (*b*) Agents | | | 60 51 | 60 51 |
| | (*c*) Insurance premiums and taxes returned | | | 3,788 11 | 3,788 11 |
| | Totals | $98,937 14 | $77,512 66 | $182,297 55 | $358,747 35 |

*Expenditure for the year ending 31st December, 1901.*

EXPENDED ON CORPORATION ACCOUNT.

| | A.—*Sums Loaned or Invested on Capital Account.* | (Col. 1) | (Col. 2.) | (Col. 3.) | (Col. 4.) |
|---|---|---|---|---|---|
| 1 | (*a*) Loaned on mortgages of realty | | | $203 557 85 | $203,557 85 |
| | (*b*) Loaned or invested in other securities : | | | | |
| | (i) Stock loans | | | 5,524 20 | 5,524 20 |
| 7. | (*c*) Insurances or taxes advanced on property mortgaged to the Corporation | | | 9,017 31 | 9,017 31 |
| | B.—*Expended on Stock Account.* | | | | |
| 8. | Dividends paid on permanent stock | $25,948 60 | | | 25,948 60 |
| 11. | Paid for terminating stock withdrawn | 622 99 | $15,989 91 | | 16,612 90 |
| 16. | Terminating stock converted into permanent | | 10,500 00 | | 10,500 00 |
| | D.—*Management Expenses (other than foregoing).* | | | | |
| 25. | (*b*) Salaries and fees | 12,244 21 | | | |
| 26. | (*c*) Commission or brokerage | 2,660 67 | | | |
| 28. | (*d*) Stationery, postage, printing and advertising | 1,801 18 | | | |
| 29. | (*e*) Law costs | 102 77 | | | |
| 30. | (*f*) Fuel, rent, taxes, (other than in 7 and 32) and rates | 2,688 09 | | | |
| 31. | (*g*) Travelling expenses | 2,963 57 | | | 22,460 49 |
| | E.—*Other Expenditures, viz.:* | | | | |
| 33. | (*a*) Office furniture | | | 153 20 | 153 20 |
| 34. | (*b*) Discounts on advanced payments | 81 96 | | | 81 96 |
| 35. | (*c*) Agents | | | 393 02 | 393 02 |
| 36. | (*d*) Legislation charges | 7 50 | | | 7 50 |
| | Sundries | 709 65 | | | 709 65 |
| | E.—*Balance.* | | | | |
| 37. | (*a*) Cash on hand | 148 68 | | | |
| 39. | (ii) In bank | 63,631 99 | | | 63,780 67 |
| | Totals | $113,611 86 | $26,489 91 | $218,645 58 | $358,747 35 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable in 1902. None.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits—no deposits ; on debentures—no debentures ; on debenture stock—no debenture stock.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 9 per cent. ; on other securities, 6 per cent.
7. Of the mortgages held by the Corporation, $101,195.00 is on realty situate in Ontario, and $798,616.77 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901, $10,200.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901, number, 6 ; amount, $6,600.
10. Aggregate market value of the land mortgaged to the Corporation, $1,490,459.60.
11. How often are the securities held by the Corporation valued ? Re valued in all doubtful cases.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively ? Accountant, $1,000 ; Manager, $4,000 ; all agents, local treasurers, having collection and custody of Company's money are also bonded in sums varying from $200 to $1,000. By approved private sureties.
13. When were the accounts of the Corporation last audited ? 12th February, 1902.
14. Names and addresses of the auditors for 1901 : George D. Perry and A. C. McConnell, Toronto.

## CANADIAN HOMESTEAD LOAN AND SAVINGS ASSOCIATION.

*Head Office, Toronto, Ontario.*

Incorporated by declaration under the Building Societies Act, R.S.O. 1877, c. 164; the declaration was filed with the Clerk of the Peace for the County of York, 24th September, 1886 (Decl. Book II., 63).

For the lending and the borrowing powers see Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Canadian Homestead Loan and Savings Association, of Toronto, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 70 King street east in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office:

| | | |
|---|---|---|
| John Hillock, President, Toronto, Ontario; | 26th February, 1901, | 25th February, 1902. |
| John Firstbrook, Vice-President, Toronto, Ont.; | " | " |
| Richard T. Coady, Toronto, Ont.; | " | " |
| Edward T. Fox, Director, Toronto, Ont.; | " | " |
| A. J. Pattison, Managing Director, Toronto. Ont.; | " | " |

A. Permanent capital stock; Total amount authorizd, $500,000: total amount subscribed, $135,300, as more particularly set out in Schedule A hereto.

### Schedule A.

*(a) Fixed and Permanent Capital Stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount uncalled and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | No. Shares. | Par Value. | — | | |
| | | $ | $ | $ c. | $ c. |
| 1. Fully called | 673 | 100 | 67,300 | 60,053 16 | 7,246 84 |
| 2. Partly called | 680 | 100 | 68,000 | 7,487 61 | 60,512 39 |
| Totals | 1,353 | .... .... | 135,300 | 67,540 77 | 67,759 23 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

SCHEDULE B.

| | Fully paid. | | Prepaid. | | Instalment. | | Total. |
|---|---|---|---|---|---|---|---|
| | No. | Amount. | No. | Amount. | No. | Amount. | |
| SHARES OF TERMINATING OR WITHDRAWABLE STOCK. | | $ | | $ | | $ | $ |
| Number and amount in force 31st Dec., 1900 | 157 | 15,700 | 183 | 18,300 | 2,176½ | 217,650 | 251,650 |
| Number and amount issued during year ending 31st Dec., 1901 | 13 | 1,300 | .... | .... | 901½ | 90,150 | 91,450 |
| Gross total in force at any time during year ending 31st Dec., 1901 | 170 | 17,000 | 183 | 18,300 | 3,078 | 307,800 | 343,100 |
| Deduct as follows: | | | | | | | |
| Withdrawn and paid off during 1901 | 17 | 1,700 | 36 | 3,600 | 446 | 44,600 | 49,900 |
| Total deductions during year | 17 | 1,700 | 36 | 3,600 | 446 | 44,600 | 49,900 |
| Net total remaining in force 31st Dec., 1901. | 153 | 15,300 | 147 | 14,700 | 2,632 | 263,200 | 293,200 |

Summary of terminating or withdrawable stock in force at 31st December, 1901:—

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| 153 | shares | fully paid | stock | at $100 | per share, | $15,300, | on which .... | shareholders | have paid into loan fund $15,112 50 |
| 147 | " | prepaid | " | 100 | " | 14,700 | " .... | " | " 9,512 06 |
| 2,632 | " | instalment | " | 100 | " | 263,200 | " .... | " | " 39,195 34 |
| 2,932 | | | | | | $293,200 | | | $63,819 90 |

BALANCE SHEET AS AT 31ST DECEMBER, 1901.

DR. *Capital and Liabilities.*

CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS).

A.—*Permanent Capital Stock or Shares.*

| | | |
|---|---|---|
| 1. (*a*) Ordinary permanent capital fully called: Total called, $67,300; total paid thereon | $60,053 16 | |
| 2. (*b*) Ordinary permanent capital per cent. called: Total called, $ ; total paid thereon | 7,487 61 | |
| 5. (*e*) Unappropriated profits in respect of (1) and (2) | 122 05 | |
| 6. (*f*) Reserve fund in respect of (1) | 2,700 00 | |
| Profit and loss | 88 47 | |
| | | $70,451 29 |

B.—*Terminating Stock or Shares.*

| | | |
|---|---|---|
| 14. (*a*) Fully paid stock: Total in force 153 shares at $100 per share, carried to Loan Fund | $15,112 50 | |
| 17. (*d*) Prepaid stock: Total in force, 147 shares at $100 per share, on which has been paid into Loan Fund | 9,512 06 | |
| 20. (*g*) Instalment stock: Total issue now in force 2,632 shares at 50 cents and $1.00 per month per share of $100, on which has been paid into Loan Fund | 39,195 34 | |
| 22. (*i*) Profits or accrued interest on 20 not credited or appropriated | 4,106 62 | |
| | | 67,926 52 |
| | | $138,377 81 |

LIABILITIES TO THE PUBLIC.

| | | |
|---|---|---|
| 27. Deposits payable on notice | $277 98 | |
| 40. Other liabilities to the public, viz.:— | | |
| 41. (*a*) Deposit received on property purchased | 50 90 | |
| | | 328 88 |
| Total liabilities | | $138,706 69 |

BALANCE SHEET.—*Continued.*

CR. *Assets.*

| | | | |
|---|---|---|---|
| I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER. | | | |
| *B.—Debts Secured by Mortgages of Land.* | | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | | $99,937 89 | |
| 10. (*b*) Debts secured by mortgaged land held for sale (four properties) | | 7,089 64 | |
| 11. (*c*) Interest due or accrued on items 9 and 10, and not included therein | | 2,460 77 | |
| | | | $109,488 30 |
| *C.—Debts not above enumerated for which the Corporation Holds Securities as follows:* | | | |
| 22. (*j*) Loans, stock collateral, short dates | | $2,885 09 | |
| 23. (*h*) Stock " call | | 3,486 79 | |
| | | | 6,371 88 |
| *E.—Cash.* | | | |
| 31. (*a*) On hand | | $3,378 12 | |
| 32. (*b*) In Bank | | 14,286 04 | |
| | | | 17,664 16 |
| *F.—Assets not Hereinbefore Mentioned.* | | | |
| 37. (*a*) Office furniture | | $500 00 | |
| 39. (*c*) Stock commissions | | 500 00 | |
| 41. (*e*) Accounts receivable | | 1,166 51 | |
| 42. (*f*) Properties under sale agreement (four) | | 3,015 84 | |
| | | | 5,182 35 |
| Total assets | | | $138,706 69 |

CASH ACCOUNT.

*Receipts for the year ending 31st December, 1901.*

| | | | | |
|---|---|---|---|---|
| I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE. | | | | |
| *A.—Balances from 31st December, 1900.* | | | | Total |
| 1. (*a*) Cash (not already shown under (1)): | | (Col. 2.) | (Col. 3.) | (Col. 4.) |
| 3. (ii) In Bank | | | | $4,312 25 |
| *B.—Sums Received Wholly or Partly on Capital Stock.* | | | | |
| 4. (*a*) On Permanent Stock | | | $1,792 14 | 1,792 14 |
| 6. (*c*) Sales of fully paid Building Society Stock | | $1,267 50 | | |
| 8. (*e*) Due on Instalment Society Building Stock | | 14,765 89 | | |
| | | | | 16,033 39 |
| *C.—Receipts on Account of Investments, Loans or Debts.* | | | | |
| (*a*) On Mortgages of Realty:— | | | | |
| 10. (i) Principal | | | | 25,729 61 |
| 11. (ii) Interest and premiums | | | | 5,657 21 |
| (*b*) On other securities:— | | | | |
| 12. (i) Principal | | | | 21,052 22 |
| 13. (ii) Interest or dividends | | | | 350 75 |
| *D.—Receipts from Real Estate Beneficially Owned by Corporation.* | | | | |
| 16. (*d*) Sales (not included in any of the foregoing items) | | | | 817 80 |
| 17. (*b*) Rents | | | | 286 90 |
| *E.—Miscellaneous.* | | | | |
| 18. (*a*) Insurance | | | | 28 31 |
| 20. (*c*) Membership or entry fees | | | | 77 50 |
| 21. (*d*) Fines | | | | 10 45 |
| 22. (*e*) Other items | | | | 24 80 |
| *F.—Borrowed Money.* | | | | |
| 26. (*b*) Borrowed by taking deposits | | | | 430 00 |
| Totals | | $16,033 39 | $1,792 14 | $76,603 33 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

| | Col. 1. | Col. 2. | Total, Col. 4. |
|---|---|---|---|
| **I.—EXPENDED ON CORPORATION ACCOUNT.** | | | |
| **A.—*Sums Loaned or Invested on Capital Account.*** | | | |
| 1. (*a*) Loaned on mortgages of realty | ..... | ..... | $ 28,497 04 |
| (*c*) Loaned or invested on other securities, viz.: | | | |
| 2. (i) Share and call loans | ..... | ..... | 987 50 |
| (ii) Share and call loans | ..... | ..... | 2,168 20 |
| 6. (*c*) Real estate purchased or improved | ..... | ..... | 2,381 74 |
| **B.—*Expended on Stock Account.*** | | | |
| 8. Dividends paid on permanent stock | $ 4,163 01 | ..... | |
| 10. Interest paid on terminating stock | 1,805 37 | ..... | |
| | | ..... | 5,968 38 |
| 11. Paid for terminating stock withdrawn | ..... | $ 9,067 13 | |
| 12. Paid for terminating stock matured | ..... | 1,685 00 | |
| 14. Paid for terminating stock retired | ..... | 2,229 89 | |
| | | | 12,982 02 |
| **C.—*Borrowed Money (other than foregoing) or Interest thereon paid, viz.:*** | | | |
| 19. (*b*) Deposits: Principal | ..... | ..... | 844 93 |
| **D.—*Management Expenses (other than foregoing).*** | | | |
| 25. (*a*) Salaries and fees | 1,600 00 | | |
| 26. (*b*) Commission and brokerage | 369 14 | | |
| 27. (*c*) Advances to agents | 1,686 64 | | |
| 28. (*d*) Stationery, postage, printing and advertising | 425 77 | | |
| 29 (*e*) Expenses | 546 44 | | |
| 30. (*f*) Fuel, rent and taxes (other than on 7 and 32) and rates | 398 62 | | |
| 31. (*g*) Travelling expenses | 57 75 | | |
| 32. (*h*) Registration fees | 25 00 | | |
| | | ..... | 5,109 36 |
| **F.—*Balance.*** | | | |
| 37. (*b*) Cash on hand and in bank | ..... | ..... | 17,664 16 |
| Totals | $11,077 74 | $12,982 02 | $76,603 33 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902. None issued.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None issued.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 4 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, about 6 per cent.; on other securities, about 5 per cent.
7. Of the mortgages held by the Corporation $84,000 is on realty situate in Ontario, and $15,000 on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by Corporation in 1901. None.
10. Aggregate market value of the land mortgaged to the Corporation. $137,314.00.
11. How often are the securities held by the Corporation valued? ———
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Secretary and Treasurer, $5,000. By private sureties.
13. When were the accounts of the Corporation last audited? Running audit.
14. Names and address of the auditors respectively for 1901. Charles Arnoldi, Toronto; R. J. Hodge, Toronto.

## THE CANADIAN SAVINGS, LOAN AND BUILDING ASSOCIATION.

*Head Office, Toronto, Ont.*

Incorporated under the Building Societies Act, R. S. O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of York on the 11th February, 1890. (Dec. Book II., 71.)

The lending and the borrowing powers are governed by the Loan Corporations Act, 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of The Canadian Savings, Loan and Building Association, of Toronto, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at corner of Yonge and Wellington streets, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

W. J. Hambly, President and Manager, Toronto ; 26th February, 1901 ; 25th February, 1902.
J. T. Scott, Vice-President, " "
T. H. Cooper, " " "
Wm. Williamson, Valuator, " "
A. E. Nash, Secretary.

A. Permanent capital stock; total amount authorized, $1,000,000; total amount subscribed, $98,400, as more particularly set out in Schedule A hereto.

### Schedule A.

*(a)—Fixed and Permanent capital stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total unpaid and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | No. of Shares. | Par Value. | —— | | |
| | | $ | $ | $ | |
| Fully called .. | 980 | 100 | 98,000 | 66,534 10 | ..... |
| Instalment.... | 4 | 100 | 400 | 59 30 | ..... |
| | 984 | | 98,400 | 66,593 40 | |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

### Schedule B.

| | Prepaid. | | Instalment. | | Total. |
|---|---|---|---|---|---|
| | No. | Amount. | No. | Amount. | |
| Shares of Terminating or Withdrawable Stock. | | $ | | $ | $ |
| Number and amount in force at 31st Dec., 1900 .... ... | 4,367 | 436,700 | 11,133 | 1,113,300 | 1,550,000 |
| " issued during 1901 ..... ..... | 1,350 | 135,900 | 4,681 | 468,100 | 603,100 |
| Gross total in force at any time in 1901 ..... | 5,717 | 571,700 | 15,814 | 1,581,400 | 2,153,100 |
| Deduct as follows ..... ..... (No of shares / Amount) | | | | | |
| | | $ | | | |
| Withdrawn and paid off during 1901. 1,110 / 111,000 | 47 | 4,700 | 1,063 | 106,300 | ..... |
| Forfeited and lapsed during 1901 ..... 2,622 / 262,200 | .... | .... ..... | 2,622 | 262,200 | ..... |
| Total deduction ... ..... 3,732 / 373,200 | 47 | 4,700 | 3,685 | 368,500 | 373,200 |
| Net total remaining in force at 31st Dec., 1901.... .... | 5,670 | 567,000 | 12,129 | 1,212,900 | 1,779,900 |

Summary of Terminating or withdrawable Stock in force, 31st December, 1901.

| | | | |
|---|---|---|---|
| 5,670 shares prepaid stock at $100 per share.....$ | 567,000 on which 699 shareholders have paid into Loan Fund ..... ..... ..... ..... ..... | | $243,618 24 |
| 12,129 shares instalment stock at $100 per share.. | 1,212,900 on which 6,562 " " | | 82,411 10 |
| 17,799 Totals..... ..... ..... ... | 1,779,900 | 7,261 | 326,029 34 |

Total amount distributed or credited in 1901 on terminating or withdrawable stock :

(2) As dividends out of profits..... ..... ..... ..... ..... 30,338 65
Rate 6 and 7 per cent.

## Balance Sheet as at 31st December, 1901.

| Dr. | *Capital and Liabilities.* | | |
|---|---|---|---|
| **Capital (Liabilities of Stockholders or Shareholders.)** | | | |
| | *A.—Permanent Capital Stock or Shares.* | | |
| 1. (*a*) | Ordinary permanent capital fully called; total paid thereon | $66,534 10 | |
| 8. (*h*) | Instalment Permanent Stock (payable by fixed periodical payments); Total subscribed $400, on which has been paid | 59 30 | |
| | | | $66,593 40 |
| | *B.—Terminating Stock or Shares.* | | |
| 17. (*d*) | Prepaid stock: Total in force, 5,670 shares at $100 per share, on which has been paid into Loan Fund | $243,618 24 | |
| 18. (*e*) | Profits or accrued interest on (17) credited or appropriated but not yet paid | 15,061 07 | |
| 20. (*g*) | Instalment stock: Total issue in force, 12,129 shares at $100 per share, on which has been paid into Loan Fund | 82,411 10 | |
| 21. (*h*) | Profits or accrued interest on 20 credited or appropriated but not yet paid | 9,249 15 | |
| | | | 350,339 56 |
| **Liabilities to Stockholders or Shareholders other than above.** | | | |
| 24. | Contingent account | 2,869 28 | |
| 25. | Reserve | 1,500 00 | |
| | | | 4,369 28 |
| | | | $421,302 24 |
| **Liabilities to the Public.** | | | |
| 39. (*a*) | Due on loans on process of completion | $11,475 57 | |
| 41. (*a*) | Repayment on real estate loans (sinking fund) | 36,673 35 | |
| | | | 48,148 92 |
| | **Total liabilities** | | $469,451 16 |

| Cr. | *Assets.* | | |
|---|---|---|---|
| **I.—Assets of which the Corporation is the Beneficial Owner.** | | | |
| | *A.—Immovable Property Owned Beneficially by Corporation.* | | |
| 5. (*b*) | Freehold land including buildings | $35,392 57 | $35,392 57 |
| | *B.—Debts Secured by Mortgages of Land.* | | |
| 9. (*a*) | Debts (other than item 10) secured by mortgages of land | 396,341 71 | |
| 10. (*c*) | Interest on (9) due and accrued | 11,000 78 | |
| | | | 407,342 49 |
| | *C.—Debts not above enumerated for which the Corporation holds securities as follows:* | | |
| 21. (*i*) | Debts secured only by Terminating Stock or Shares of the Corporation | 6,313 86 | |
| 26. (*n*) | Interest due or accrued on item 21 (*i*) | 265 62 | |
| | | | 6,579 48 |
| | *D.—Unsecured Debts.* | | |
| 27. (*a*) | Agents balances | 782 04 | |
| 28. (*b*) | Manitoba and Quebec Charters and Ontario licenses | 1,201 60 | |
| 29. (*c*) | Suspense account | 745 18 | |
| | | | 2,728 82 |
| | *E.—Cash.* | | |
| 31. (*a*) | On hand | 2,063 11 | |
| 32. (*b*) | In bank | 13,610 64 | |
| | | | 15,673 75 |
| | *F.—Assets not hereinbefore mentioned.* | | |
| 42. (*f*) | Office furniture, Toronto and seven branches | | 1,734 05 |
| | **Total assets** | | $469,451 16 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| I.—Received by the Corporation for its own use. | (Col. 1.) | (Col. 2.) | (Col. 3.) | (Col. 4.) |
|---|---|---|---|---|
| *A.—Balance from 31st December, 1900.* | | | | |
| 1. (*b*) Cash (not already shown under (1)): | | | | |
| 2. (*c*) On hand and in bank | | $5,511 40 | | $5,511 40 |
| *B.—Sums Received Wholly or Partly on Capital Stock.* | | | | |
| 4. (*a*) Calls on permanent capital | | | $2,111 40 | 2,111 40 |
| 7. (*d*) Sales of prepaid stock | | 50,977 51 | | |
| 8. (*e*) Dues on instalment stock | | 67,253 00 | | 118,230 51 |
| *Carried forward* | | $123,741 91 | $2,111 40 | $125,853 31 |

CASH ACCOUNT.—*Continued.*

*Receipts for the year ending 31st December, 1901.*

| | | | | |
|---|---|---|---|---|
| | *Brought forward* | $123,741 91 | $2,111 40 | $125,853 31 |
| | C.—*Receipts on Account of Investments, Loans or Debts.* | | | |
| | (*a*) On Mortgages of Realty :— | | | |
| 10. | (i) Principal | 43,300 24 | | 43,300 24 |
| 11. | (ii) Interest, including interest on share loans | 28,864 89 | | 28,864 89 |
| | (*b*) On other securities : | | | |
| | (*j*) Repayment share loans | 3,701 59 | | 3,701 59 |
| | (*c*) Unsecured debts : | | | |
| | Return of agents' advances | 25 00 | | 25 00 |
| | D.—*Receipts from Real Estate owned by Corporation.* | | | |
| 16. | (*a*) Sales (not including any of the foregoing items) Instalments | 2,855 46 | | 2,855 46 |
| 17. | (*b*) Rents | 3,144 22 | | 3,144 22 |
| | E.—*Miscellaneous.* | | | |
| 18. | (*a*) Commission or brokerage | 29,234 73 | | 29,234 73 |
| 22. | (*e*) Forfeiture and lapsed or suspensions | 8,213 69 | | 8,213 69 |
| 24. | (*g*) Conversions of Terminating Stock into Permanent Stock | 1,770 69 | | 1,770 69 |
| | G.—*Receipts from other Sources, viz* : | | | |
| 30. | (*a*) Repayment of insurance and taxes charges | 2,904 67 | | 2,904 67 |
| | (*b*) Suspense account | 234 77 | | 234 77 |
| | Totals | $69,457 53 | $178,534 33 | $2,111 40 | $250,103 26 |

*Expenditure for the year ending 31st December, 1901.*

| | | (Col. 1.) | (Col. 2.) | (Col. 4.) |
|---|---|---|---|---|
| | I.—EXPENDED ON CORPORATION ACCOUNT. | | | |
| | A.—*Sums Loaned or Invested on Capital Account.* | | | |
| 1. | (*a*) Loaned on mortgages of realty | | $124,138 24 | $124,138 24 |
| | (i) On Association's stock | | 5,866 37 | 5,866 37 |
| 6. | (*c*) Permanent Improvements on Real Estate | | 2,730 92 | 2,730 92 |
| 7. | (*d*) Sundry repairs to property | $1,012 58 | | 1,012 58 |
| | (*e*) Insurances or taxes advanced on property mortgaged to the Corporation and sundry charges | | 10,459 07 | 10,459 07 |
| | B.—*Expended on Stock Account.* | | | |
| 8. | Dividends paid on Permanent Stock | 19,746 58 | | 19,476 58 |
| 9. | " " Terminating Stock. | | | |
| 11. | Paid for terminating stock withdrawn | 5,682 86 | 25,342 71 | 31,025 57 |
| 15. | Terminating stock forfeited or lapsed and suspended | | 8,213 69 | 8,213 69 |
| 17. | " " revived | 1,770 69 | | 1,770 69 |
| | D.—*Management Expenses (other than foregoing).* | | | |
| 25. | (*a*) Salaries and expenses home office | 5,668 72 | | |
| 26. | (*b*) Commission or brokerage | 17,368 73 | | |
| 27. | (*c*) Agents' advances | | 116 07 | 116 07 |
| 28. | (*d*) Stationery, postage, printing and advertising | 1,255 41 | | |
| 29. | (*e*) Law costs | 255 72 | | |
| 30. | (*f*) Rent, head office and branches | 1,409 02 | | |
| 31. | (*g*) Travelling expenses | 947 85 | | |
| 32. | (*h*) Registration Fees and Ontario, Manitoba and Quebec Taxes. | 514 45 | | |
| | (i) Directors' and Auditors' Fees | 1,076 00 | | |
| | Discount and Exchange | 424 71 | | |
| | E.—*Other Expenditures, viz.* : | | | 28,920 61 |
| 33. | (*a*) Suspense account | | 337 67 | 337 67 |
| 36. | (*c*) Furniture | | 91 45 | 91 45 |
| | F.—*Balance.* | | | |
| 37. | (*a*) Cash on hand and in banks | | 15,673 75 | 15,673 75 |
| | Totals | $57,133 32 | $192,969 94 | $250,103 26 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. None.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 10⅛ per cent. ; on other securities, 12 per cent.
7. Of the mortgages held by the Corporation $253,727.49 is on realty situate in Ontario and $153,615.00 elsewhere.
8. Loans written off or transferred to real estate account in 1901. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901, No., 2 ; amount, $2,500.
10. Aggregate market value of the land mortgaged to the Corporation, $679,825.
11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? President, $2,000; Cashier, $500 ; Secretary, $2,000 ; Treasurer, $2,000. By Guarantee Company.
13. When were the accounts of the Corporation last audited? 10th February, 1902.
14. Names and address of the auditors respectively for 1901 and 1902: S. G. Leveratt and H. G. Luke, Toronto, Ont.

## COLONIAL INVESTMENT AND LOAN COMPANY.

*Head Office, Toronto.*

Incorporated under special Act of Canada, 63-4 V. c. 95.

ANNUAL STATEMENT

Of the condition and affairs of The Colonial Investment and Loan Company, of Toronto, Ont., at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario pursuant to the laws of the said Province.

The head office of the Corporation is at No. 49 Wellington street east, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | | | |
|---|---|---|---|---|
| George H. Gooderham, President, | Toronto, Ont., | 11th June, 1901 ; | 10th June, 1902. | |
| A. J. Jackson, Vice-President, | " | " | " | " |
| George H. Gooderham, Director, | " | " | " | " |
| J. H. Mitchell, | " | " | " | " |
| E. A. Badenach, | " | " | " | " |
| A. J. Jackson, Manager, | " | " | " | " |
| J. H. Mitchell, Secretary, | " | " | " | " |

A Permanent capital stock, Total amount authorized, $1,000,000 ; total amount subscribed, $701,880, as more particularly set out in Schedule A hereto.

SCHEDULE A.

*(b) Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.*

| Description. | No. of Shares. | Par Value. | Total amount held. | Total amount paid thereon. | Total remaining unpaid. |
|---|---|---|---|---|---|
| | | $ | $ | $ c. | $ c |
| 1. Totals | 70,188 | 10 | 701,880 | 478,597 98 | 223,282 02 |

SCHEDULE B.

| Shares of terminating or withdrawable stock. | Prepaid. | | Instalment. | | Total. |
|---|---|---|---|---|---|
| | No. | Amount. | No. | Amount. | |
| | | $ | | $ | $ |
| Number and amount in force 31st December, 1900 | 4,190 | 419,000 | 19,183 | 1,918,300 | 2,337,300 |
| Gross total in force at any time in 1901 | 4,190 | 419,000 | 19,183 | 1,918,300 | 2,337,300 |
| Deduct as follows : | | | | | |
| Withdrawn and paid off during 1901 | 287 | 28,700 | 3,876 | 387.600 | 416,300 |
| Retired and converted into permanent stock by Corporation during 1901 | 1,237 | 123,700 | 2,614 | 261,400 | 385,100 |
| Forfeited or lapsed during 1901 | | | 230 | 23,000 | 23,000 |
| Matured ordinary instalment during 1901 | | | 2,491 | 249,100 | 249,100 |
| Total deduction | 1,524 | 152,400 | 9,211 | 921,100 | 1,073,500 |
| Net total remaining in force at 31st Dec., 1901 | 2,666 | 266,600 | 9,972 | 997,200 | 1,263,800 |

SUMMARY OF TERMINATING OR WITHDRAWABLE STOCK IN FORCE 31ST DECEMBER, 1901 :—

| | | |
|---|---|---|
| 2,666 shares prepaid stock at $100 per share | $266,600 ; on which 298 shareholders have paid into Loan Fund | $108,482 62 |
| 9,972 shares instalment stock at $100 per share | $977,200 ; on which 1,630 shareholders have paid into Loan Fund | 532,993 20 |
| 12,638 | $1,263,800 | $641,475 82 |

Total amount distributed or credited on Terminating or Withdrawable Stock in 1901 :

| | | |
|---|---|---|
| Dividend of 7 per cent. | on ordinary (instalment) shares | $29,929 60 |
| " 7 " | on reduced payment | 2,350 92 |
| " 7 " | on short term shares | 32 71 |
| " 7 " | $50 prepaid shares, series B | 3,725 03 |
| " 7 " | " " " OA to OE | 3,031 76 |
| | | $39,070 02 |

## Balance Sheet as at 31st December, 1901.

*Capital and Liabilities.*

Dr.

| | | |
|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders).** | | |
| *A.—Permanent Capital Stock or Shares.* | | |
| Permanent preference stock subscribed | | $601,880 00 |
| Ordinary permanent subscribed | | 100,000 00 |
| *B.—Terminating Capital Stock or Shares.* | | |
| 17. (*d*) Prepaid stock; total in force; 2,666 shares at $50 per share, on which has been paid into loan fund | $108,482 62 | |
| 18. (*e*) Profits or accrued interest on (17) credited or apportioned, but not yet paid, including 1901 dividend | | |
| 20. (*g*) Instalment stock: total issue now in force, 9,972 shares at 60 and 30 cents per share of $100, on which has been paid into loan fund, including dividend for 1901 | 532,993 20 | |
| *C.—Liabilities to Stockholders or Shareholders other than as already shown under A and B, viz.:* | | |
| 24. Borrowers Guarantee Fund | $ 6,361 54 | |
| 25. Contingent Reserve Fund | 50,082 71 | |
| 26. Real Estate Reserve Fund | 13,050 02 | |
| 27. Principal repaid (new loaning plans) | 79,909 58 | |
| 28. Unclaimed dividend balances | 954 83 | |
| 29. Insurance commissions | 1,032 21 | |
| 30. Dividend—permanent preference stock | 12,707 87 | |
| 31. Dividend—ordinary permanent stock | 15 00 | |
| 32. Profit and loss | 9,276 26 | |
| | | 814,865 84 |
| Total liabilities | | $1,516,745 84 |

Cr. *Assets.*

| | | |
|---|---|---|
| **I. Assets of which the Corporation is the Beneficial Owner.** | | |
| *A. Immovable Property Owned Beneficially by Corporation.* | | |
| 5. (*b*) Freehold land (including buildings) other than foregoing | $39,846 97 | $39,846 97 |
| *B.—Debts secured by Mortgages of Land.* | | |
| Insurance premium, taxes, etc | 15,968 04 | |
| 9 (*a*) Debts (other than item 10) secured by mortgages of land | 1,065,297 39 | |
| 10. (*b*) Debts secured by mortgaged land held for sale | 40,996 60 | |
| 11. (*c*) Interest due or accrued and repayments in arrears, etc | 15,263 85 | |
| | | 1,137,525 88 |
| *C.—Debts not above Enumerated for which the Corporation Holds Securities as follows:* | | |
| 20. (*h*) Debts secured by permanent stock or shares of the Corporation | $1,025 00 | |
| 21 (*i*) Debts secured only by terminating stock or shares of the Corporation. | 23,214 00 | |
| | | 24,239 00 |
| *E.—Cash.* | | |
| 32. (*b*) In banks | | 58,268 38 |
| *F.—Assets not hereinbefore Mentioned.* | | |
| 37. (*a*) Permanent preference stock subject to call | $124,782 02 | |
| 38. (*b*) Ordinary permanent stock subject to call | 98,500 00 | |
| 39. (*c*) Agents balances and sundry debtors | 3,898 58 | |
| 40. (*d*) Office furniture | 2,582 83 | |
| 41. (*e*) Interest receivable | 297 71 | |
| 42. (*f*) Debentures | 17,804 47 | |
| Interest current for month of December, 1901, on loans | 9,000 00 | |
| | | 256,865 61 |
| Total assets | | $1,516,745 84 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | | (Col. 1.) | (Col. 2.) | (Col. 3.) | (Col. 4) Total. |
|---|---|---|---|---|---|
| I.—Received by the Corporation for its own Use. | | | | | |
| | A.—*Balance from 31st December, 1900.* | | | | |
| 1. | (*a*) Capital account | | | | $100,506 68 |
| | B.—*Sums received wholly or partly on Capital Stock.* | | | | |
| 4. | (*a*) Calls on Permanent Preference Stock | | | $382,453 40 | |
| | " " Ordinary | | | 1,000 00 | |
| | | | | | 383,453 40 |
| 5. | (*b*) Premiums on Permanent Preference Stock (net) | $1,857 25 | | | |
| 7. | (*d*) Interest on $50 prepaid stock retired and withdrawn | | $10,359 1 | | |
| 8. | (*e*) Dues on Instalment Building Society Stock | | 73,179 60 | | |
| | C.—*Receipts on Account of Investments, Loans or Debts.* | | | | |
| | (*a*) On Mortgages of Realty : | | | | |
| 10. | (i) Principal, including transfers to real estate | | 241,866 24 | | |
| 11. | (ii) Interest, including December, 1901, accretions | 115,531 17 | | | |
| | (*b*) On other securities : | | | | |
| | (i) Principal share loans | | 45,470 00 | | |
| | (*c*) Unsecured debts : | | | | |
| 14. | New loaning plans | | 51,949 01 | | |
| 15. | Insurance premiums, taxes, etc | | 5 618 96 | | |
| | D.—*Receipts from Real Estate.* | | | | |
| 16. | (*a*) Real Estate | | 14,528 32 | | |
| | E.—*Miscellaneous.* | | | | |
| 18. | (*a*) Expense contributions, instalment stock | 14,272 70 | | | |
| 19. | (*b*) Insurance, commissions, etc | 790 70 | | | |
| 21. | (*d*) Fines, transfer and withdrawal fees | 2,887 48 | | | |
| 22. | (*e*) Balance | 3,587 93 | | | |
| | Interest in arrears | | 6,935 67 | | |
| | Premium in arrears | | 4,461 79 | | |
| | Fines in arrears | | 842 63 | | |
| | Premiums in transit | | 2,571 90 | | |
| | G.—*Receipts from other sources, viz.:* | | | | |
| 30. | (*a*) Profits from withdrawals | 11,198 00 | | | |
| | (*b*) Interest earnings on insurance premiums, taxes and bank balances | 4,027 68 | | | |
| | (*c*) Agents' balances, etc | | 715 63 | | 154,152 91 |
| | Unclaimed dividends, etc | | 2,461 28 | | 460,960 19 |
| | Totals | $154,152 91 | $460,960 19 | $383,453 40 | $1,099,073 18 |

## Cash Account.

*Expenditure for the year ending 31st December, 1901.*

| | | (Col. 1.) | (Col. 2.) | (Col. 3.) | (Col. 4) Total. |
|---|---|---|---|---|---|
| I.—Expended on Corporation Account. | | | | | |
| | A.—*Sums Loaned or Invested on Capital Account.* | | | | |
| 1. | (*a*) Loaned on mortgages of realty | | $327,496 44 | | |
| | (*b*) Loaned or invested in other securities, viz.: | | | | |
| 2. | (i) Loans on shares | | 3,700 00 | | |
| 3. | (ii) Interest in transit | | 3,385 54 | | |
| 4. | (iii) Repayments in arrears | | 13,439 49 | | |
| 7. | (*d*) Expenditures on properties and loss on property sold | $ 4,158 72 | | | |
| | Sundry debtors | | 639 51 | | |

CASH ACCOUNT.

*Expenditure for the year ending 31st December, 1901.—Continued.*

| | (Col. 1.) | (Col. 2.) | (Col. 3.) | (Col. 4) Total. |
|---|---|---|---|---|
| *Brought forward* | $4,158 72 | $348,660 98 | ..... | ..... |
| B.—*Expended on Stock Account.* | | | | |
| 8. Dividends on permanent stock | *17,411 87 | | | |
| 9. Dividends and interest on terminating stock :— | | | | |
| Retired ordinary | 2,010 38 | | | |
| Matured ordinary | 4,685 08 | | | |
| Retired and withdrawn $50 prepaid | 11,774 78 | | | |
| 11. Paid for terminating stock withdrawn | 534 68 | 167,195 63 | | |
| 12. Paid for terminating stock matured ordinary | | 249,100 00 | | |
| 14. Paid for terminating stock retired and converted | | 113,022 17 | | |
| Withdrawn, retired and converted $50 prepaid | | 70,158 20 | | |
| Dividends on $50 prepaid stock | | 11,620 50 | | |
| D.—*Management Expenses (other than foregoing).* | | | | |
| Local Government tax, etc | 2,183 86 | | | |
| 25. (*a*) Salaries and fees, directors, trustee, auditors and office assistance, etc | 23,047 73 | | | |
| 26. (*b*) Commission or brokerage, including com. on permanent preference stock | 24,387 09 | | | |
| 28. (*d*) Stationery, postage, printing and adv'ing | 2,992 92 | | | |
| 29. (*e*) Law costs | 812 11 | | | |
| 30. (*f*) Office rent | 650 00 | | | |
| 31. (*g*) Travelling expenses | 1,277 69 | | | |
| 32. (*h*) Registration fees | 105 00 | | | |
| (*j*) Head office and agency charges | 2,211 44 | | | |
| E.—*Other Expenditures, viz.:* | | | | |
| Borrowers guarantee fund | | 2,143 39 | | |
| Contingent reserve fund | | | 7,975 99 | |
| 34. (*b*) Interest paid on Montreal purchase | | 6,816 15 | | 7,975 99 |
| 35. (*c*) Permanent Preference Stock balances | | 678 02 | | |
| 36. (*d*) Interest receivable | | 297 71 | | |
| F.—*Balance.* | | | | 98,243 35 |
| (*b*) Cash in various banks | | 23,161 09 | | 992,853 84 |
| Totals | $98,243 35 | $992,853 84 | $7,975 99 | $1,099,073 18 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. None.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, no deposits; on debentures, none; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 6 and 8½ per cent. interest and 4⅘ premium; on other securities, 6 to 10⅘ per cent.
7. Of the mortgages held by the Corporation $157,643.09 is on realty situate in Ontario, and $938,886.19 is on realty situate elsewhere.
8. Loans written off or transferred to Real Estate Account during 1901, $18,692.56.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901: No. 33; amount, $18,692.56.
10. Aggregate market value of the land mortgaged to the Corporation, (valuations) $2,551,005.70.
11. How often are the securities held by the Corporation valued? As occasion may require.
12. (*a*) What officers of the Corporation are under bond, and for what sum respectively? Secretary, $5,000; General Manager, $5,000; Cashier, $2,000. By Guarantee Company.
13. When were the accounts of the Corporation last audited? To December 31st, 1901.
14. Names and addresses of the auditors, respectively for 1901 and 1902: W. H. Cross, F.C.A., Toronto; Jas. Hardy, F C.A., Toronto.

* On Permanent Preference $17,381.87; and on Ordinary Permanent, $30.00.

## THE DOMINION PERMANENT LOAN COMPANY.

*Head Office, Toronto, Ont*

### Constating Instruments.

1890.—Declaration under R.S.O. 1887, c. 169 ; filed with the Clerk of the Peace for the County of York, 7th May, 1890. The original corporate name was The Dominion Building and Loan Association.

1897.—Act of the Dominion of Canada, 60-61 V.C. 85, extending the business of the Company to the whole Dominion ; defining the borrowing powers of the Company ; regulating its issue of debentures and debenture stock ; providing for the prohibition of loans upon the Company's own stock ; continuing the Company under the control of the Loan Corporation Act of Ontario.

1898.—Order in Council of Ontario, (29th January, 1898) changing the corporate name to the Dominion Permanent Loan Company,—to take effect from and after 1st August, 1898.

1898.—Act of the Dominion of Canada, confirming the said change of corporate name.

See Statutes of Canada, 1899.

### Annual Statement

Of the condition and affairs of the Dominion Permanent Loan Company, of Toronto, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 12 King street west, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | |
|---|---|---|
| Hon. J. R. Stratton, M.P.P., President, Peterborough ; | 6th March, 1900, | 5th March, 1901. |
| Thomas P. Coffee, Vice-President, Toronto ; | " | " |
| C. Klopfer, Director, Guelph ; | " | " |
| D. W. Karn, Director, Woodstock ; | " | " |
| F. M. Holland, Managing Director and Secretary, Toronto ; | " | " |

A. Permanent capital stock : Total amount authorized, $5,000,000 ; total amount subscribed, $818.200, as more particularly set out in Schedule A hereto.

### Schedule A.

*(a) Fixed and Permanent Capital Stock created by virtue of Building Society Acts*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | Number of Shares. | Par value of shares. | | | |
| | | $ | $ | $ c. | $ c. |
| 1. Fully called | 2,720 | 100 | 272,000 | 272,000 00 | ..... |
| 2. Partly called | 5,350 | 100 | 535,000 | 247,514 19 | 287,485 81 |
| 3. Instalment (payable by fixed periodical payments, and still in process of payment). | 112 | 100 | 11,200 | 5,878 90 | 5,321 10 |
| Totals | 8,182 | ..... | 818,200 | 525,393 09 | 292,806 91 |

List of Shareholders as at 31st December, 1901.

(Not printed.)

SCHEDULE B.

| | Fully paid. | | Prepaid. | | Instalment. | | Total. |
|---|---|---|---|---|---|---|---|
| | No. | Amount | No. | Amount | No. | Amount | |
| SHARES OF TERMINATING OR WITHDRAWABLE STOCK : | | $ | | $ | | $ | $ |
| Number and amount in force at 31st, December, 1900 | 506¼ | 50,625 | 2,021 | 202,100 | 4,12 ¾ | 412,275 | 665,000 |
| Number and amount issued during 1901 | .... | .... | .... | .... | .... | .... | .... |
| Gross total in force at any time in 1901 | 506¼ | 50,625 | 2,021 | 202,100 | 4,122¾ | 412,275 | 665,000 |
| Deduct as follows — No. of shares. | | | | | | | |
| Withdrawn and paid off during 1901 — 1,321¼ | 278¼ | 27,825 | 49 | 4,900 | 994 | 99,400 | 132,125 |
| Converted into permanent stock during 1901 — 3 | .... | .... | .... | .... | 3 | 300 | 300 |
| Total deduction | 278¼ | 27,825 | 49 | 4,900 | 997 | 99,700 | 132,425 |
| Net total remaining in force at 31st December, 1901 | 228 | 22,800 | 1,972 | 197,200 | 3,125¾ | 312,575 | 532,575 |

SUMMARY OF TERMINATING OR WITHDRAWABLE STOCK IN FORCE AT 31ST DECEMBER, 1901.

| | |
|---|---|
| 228 shares fully paid stock at $100 per share, $22,800 on which has been paid into loan fund | $ 22,800 00 |
| 1,972 shares prepaid stock (other than above) at $100 per share, $197,200 on which has been paid into loan fund | 98,600 00 |
| 3,125¾ shares instalment stock (payable by fixed periodical payments) at $100 per share, $312,575 on which has been paid into loan fund | 127,639 41 |
| | $249,039 41 |

Total amount distributed, or credited in 1901 :
(1) As interest, $19,687.75
Rate of such interest, per cent. per annum, 8 027 and 10.85 per cent.
(2) As to dividends out of profits, $2,961.00 and $684.00.
Rate or rates per cent. of such dividends, 5 and 6 per cent.

## BALANCE SHEET AS AT 31ST DECEMBER, 1901.

*Capital and Liabilities.*

Dr

CAPITAL (LIABILITIES OF STOCKHOLDERS OR SHAREHOLDERS).

A.—*Permanent Capital Stock or Shares.*

| | | |
|---|---|---|
| 1. (*a*) | Ordinary joint stock capital, fully called : Total paid thereon | $272,000 00 |
| 2. (*b*) | Ordinary joint stock capital called : Total paid thereon | 247,514 19 |
| 4. (*d*) | Dividends declared in respect of (1), (2) and (8), but not yet paid | 15,642 23 |
| 5. (*e*) | Unappropriated profits in respect of (1), (2) and (8) | 1,868 73 |
| 6. (*f*) | Reserve fund in respect of (1), (2) and (8) | 40,000 00 |
| 7. (*g*) | Contingent fund in respect of (1), (2) and (8) | 15,373 35 |
| 8. (*h*) | Instalment permanent stock, payable by fixed periodical payments ; total subscribed, $11,200 00, on which has been paid | 5,878 90 |

B.—*Terminating Capital Stock or Shares.*

| | | |
|---|---|---|
| 14. (*a*) | Fully paid stock : total in force, 228 shares at $100 per share, carried to loan fund | 22,800 00 |
| 15. (*b*) | Profits or accrued interest on (14) credited or appropriated but not yet paid | 684 00 |
| 17. (*d*) | Prepaid stock : total in force, 1,972 shares at $100 per share, on which has been paid into loan fund | 98,600 00 |
| 18. (*e*) | Profits or accrued interest on (17) credited or appropriated but not paid | 10,061 96 |
| 20. (*g*) | Instalment stock : total issue now in force, shares at $100 per share, on which has been paid into loan fund | 127,639 41 |
| 21. (*h*) | Profits or accrued interest on (20) credited or appropriated but not paid out | 54,650 10 |
| | Carried forward | $912,712 57 |

BALANCE SHEET AS AT 31ST DECEMBER, 1901.—*Continued.*

| | | | |
|---|---|---|---|
| | *Brought forward* | | $912,712 87 |
| | C.— | | |
| 24. | Unclaimed dividends | $15 00 | 15 00 |
| | | | $912,727 87 |
| | LIABILITIES TO THE PUBLIC. | | |
| 27. | Deposits payable on notice | 132,003 01 | |
| 28. | Interest on deposits, due or accrued or capitalized | 6,103 59 | |
| 29. | Debentures in Canada | 903,710 35 | |
| 30. | Interest due and accrued on (29) | 11,803 61 | |
| 37. | Owing to banks (including interest due and accrued) | 46,865 20 | 1,100,485 76 |
| | Total liabilities | | $2,013,213 63 |

CR. *Assets.*

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.

A.—*Immovable Property Owned Beneficially by Corporation.*

| | | | |
|---|---|---|---|
| 5. | (*b*) Freehold land (including buildings) other than foregoing | | $3,676 02 |

B.—*Debts Secured by Mortgages of Land.*

| | | | |
|---|---|---|---|
| 9. | (*a*) Debts (other than item 10) secured by mortgages of land | $1,857,413 61 | |
| 11. | (*c*) Interest due or accrued on items 9 and 10 and not included therein | 39,256 89 | 1,896 670 50 |

C.—*Debts not above enumerated for which the Corporation holds securities as follows:*

| | | | |
|---|---|---|---|
| 20. | (*h*) Debts secured only by Permanent Stock or Shares of the Corporation | $8,813 29 | |
| 21. | (*i*) Debts secured only by Terminating Stock or Shares of the Corporation | | |
| 26. | (*n*) Interest due or accrued on items 20 and 21 and not included therein | 512 25 | 9,325 54 |

E.—*Cash.*

| | | | |
|---|---|---|---|
| 31. | (*a*) On hand | | 4,347 80 |

F.—*Assets not hereinbefore mentioned.*

| | | | |
|---|---|---|---|
| 37. | (*a*) Debentures and accrued interest | 90,130 50 | |
| 38. | (*b*) Office furniture | 7,258 37 | |
| 39. | (*c*) Sundry accounts | 1,804 90 | 99,193 77 |
| | Total assets | | $2,013,213 63 |

CASH ACCOUNT.

*Receipts for the year ending 31st December, 1901.*

I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.

A.—*Balances from the 31st December, 1900.*

| | | (Col. 1.) | (Col. 2.) | (Col. 3.) | (Col. 4.) |
|---|---|---|---|---|---|
| | (*b*) Cash not already shown under (1):— | | | | |
| 2. | (i) On hand | | | | $2,131 66 |
| | (ii) In bank | | | | 755 74 |

B.—*Sums Received Wholly or Partly on Capital Stock.*

| | | | | | |
|---|---|---|---|---|---|
| 4. | (*a*) Calls on joint stock permanent capital | | | $24,254 83 | |
| 5. | (*b*) Premiums on (4) | $35 12 | | | |
| 8. | (*c*) Dues on instalment building society stock | 3,715 28 | $20,530 22 | | 48,535 45 |

C.—*Receipts on Account of Investments, Loans or Debts*

| | | | | | |
|---|---|---|---|---|---|
| | (*a*) On Mortgages of Realty:— | | | | |
| 10. | (i) Principal | 365,995 82 | | | |
| 11. | (ii) Interest | 124,543 37 | | | |
| | (*b*) On other Securities:— | | | | |
| 13. | (i) Interest or dividends | 1,219 50 | | | 491,758 69 |

D.—*Receipts from Real Estate owned beneficially by Corporation.*

| | | | | | |
|---|---|---|---|---|---|
| 16. | (*a*) Sales | 3,165 54 | | | |
| 17. | (*b*) Rents | 342 60 | | | 3,508 14 |

E.—*Miscellaneous.*

| | | | | | |
|---|---|---|---|---|---|
| 21. | (*d*) Fines | 386 00 | | | |
| 24. | (*g*) Conversions of terminating stock into permanent stock | | | 300 00 | 686 00 |

F.—*Borrowed Money.*

| | | | | | |
|---|---|---|---|---|---|
| 26. | (*b*) Borrowed by taking deposits | 413,116 51 | | | |
| 27. | (*c*) Borrowed on debentures | 471,265 35 | | | 884,381 86 |
| | Totals | | | | $1,431,757 54 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | | (Col. 1) | (Col. 2.) | (Col. 4.) |
|---|---|---|---|---|
| 1. | (*a*) Loaned on mortgages of realty | $543,797 47 | | |
| | (*b*) Loaned or invested in other securities, viz.:— | | | |
| 2 | (i) Stocks loans | 1,000 00 | | |
| | (ii) Debentures | 75,000 00 | | |
| | (iii) Bonds | 62,343 94 | ..... | $682,141 41 |

B.—*Expended on Stock Account.*

| | | | | |
|---|---|---|---|---|
| 8. | (*a*) Dividends paid on permmanent stock | 30,143 51 | | |
| 9. | Dividends paid on terminating stock | 8,623 53 | | |
| 10. | Interest paid on terminating stock | 18,079 72 | | |
| 11. | Paid for terminating stock withdrawn | ..... | $71,989 42 | |
| 16 | Terminating stock converted into permanent | ..... | 300 00 | 129,136 18 |

C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz:*—

| | | | | |
|---|---|---|---|---|
| 18. | (*a*) Bank account (principal and interest) | 32,364 57 | | |
| 19. | (*b*) Deposits: Principal, $125,946.07; Interest, $6,103.59 | 432,049 66 | | |
| 20. | (*c*) Debentures issued in Canada: Principal, $77,925 00; Interest, $28,041.15 | 105,966 15 | ..... | 570,380 38 |

D.—*Management Expenses (other than foregoing).*

| | | | | |
|---|---|---|---|---|
| 25. | (*a*) Salaries and fees | 18,787 85 | ..... | |
| 26. | (*b*) Commission or brokerage | 10,923 94 | ..... | |
| 28. | (*d*) Stationery, postage, printing and advertising | 2,773 91 | ..... | |
| 29. | (*e*) Law costs | 1,872 48 | ..... | |
| 30. | (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates and sundry expenses | 5,055 22 | ..... | |
| 31. | (*g*) Travelling expenses | 1,384 33 | ..... | |
| 32. | (*h*) Registration fees, Ontario | 130 00 | ..... | |
| | (*i*) Ontario tax | 454 35 | ..... | |
| | (*j*) Elsewhere | 200 00 | ..... | 41,582 08 |

E.—*Other Expenses, viz.:*

| | | | | |
|---|---|---|---|---|
| 33. | (*a*) Interest bank overdraft | 2,271 49 | ..... | |
| 34 | (*b*) Discount on advance payments | 51 14 | ..... | |
| 35. | (*c*) Office furniture | 19 51 | ..... | |
| 36. | (*d*) Sundry accounts | 1,827 55 | ..... | 4,169 69 |

F.—*Balance.*

| | | | | |
|---|---|---|---|---|
| 37. | (*a*) Cash on hand | ..... | ..... | 4,347 80 |
| | Totals | | | $1,431,757 54 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902, $172,100.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902, none.
3. Amount of other existing obligations of the Corporation which will mature in 1902, none.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, $90,130 50; Debentures and instalments on practically all mortgages.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 4 per cent.: on debentures, 4⅔ per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 9 per cent.
7. Of the mortgages held by the Corporation $186,673.86 is on realty situate in Ontario, and $1,710,879.93 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901, $1,023.17.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. No. ; amount, $25,143 21.
10. Aggregate market value of the land mortgaged to the Corporation, about $3,500,000.
11. How often are securities held by the Corporation valued? Yearly.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $5,000; book-keeper, $500; accountant, $500; teller, $1,000, by Guarantee Company.
13. When were the accounts of the Corporation last audited? 31st December, 1901.
14. Names and addresses of the auditors for 1901: H. Vigeon, C.A., and O. M. Hudson, C.A., Toronto.

## THE EMPIRE LOAN AND SAVINGS COMPANY.

*Head Office, Toronto, Ont.*

Incorporated under the Building Societies Act (R. S. O. 1887, c. 169) by declaration filed with the Clerk of the Peace for the County of Peterborough on 26th day of May, 1893. The original corporate name was The Midland and Western Counties Loan and Savings Society, which name was by Order-in-Council, 28th April, A.D. 1899, changed to The Empire Loan and Savings Company.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of The Empire Loan and Savings Company, of Toronto, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province

The head office of the Corporation is at No. 72 King Street East, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | |
|---|---|---|
| Judge Morgan, President Toronto ; | 14th March 1900, | 12th March, 1902. |
| F. A. Hall, Vice-President, Perth ; | " 1901, | " |
| C. D. Scott, Director, Toronto ; | " 1900, | " |
| James Hope, Director, Ottawa ; | " " | " |
| Hon. E. O'Connor, Director, Sault St. Marie ; | " 1901, | " |
| A. C. McRae, Director, Toronto ; | " 1900, | " |
| Judge Wm. Wilkinson, Director, Chatham, N.B. ; | " " | " |
| W. M. Gemmel, Manager, Toronto. | | |

A.—Permanent capital stock : Total amount authorized, ..... ; total amount subscribed, $28,500, as more particularly set out in Schedule A hereto.

### Schedule A.

(*b*) *Fixed and permanent capital stock created by virtue of Building Society Acts.*

| Description. | No. of shares. | Par value of shares. | Total amount held. | Total amount paid thereon. | Total remaining unpaid on calls. |
|---|---|---|---|---|---|
| | | $ | $ | $ c. | $ c. |
| 1. Fully called ..... | 35 | 100 | 3,500 | 3,500 00 | ..... |
| 3. Partly called ..... | 250 | 100 | 25,000 | 1,417 50 | 23,582 50 |
| Totals. ..... | 285 | ..... | 28,500 | 4,917 50 | 23,582 50 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

SCHEDULE B.

| Shares of terminating or withdrawable stock. | Fully paid | | Prepaid. | | Instalment. | | Total Amount |
|---|---|---|---|---|---|---|---|
| | No. | Amount | No. | Amount | No. | Amount | |
| | | $ | | $ | | $ | $ |
| Number and amount in force 31st Dec. 1900 | 279 | 27,900 | 351 | 35,100 | 1,556 | 155,600 | 218,600 |
| " " issued during 1901 | 10 | 1,000 | 134 | 13,400 | 125 | 12,500 | 26,900 |
| Gross total in force at any time in 1901 | 289 | 28,900 | 485 | 48,500 | 1,681 | 168,100 | 245,500 |
| Deduct as follows: | | | | | | | |
| Withdrawn and paid off during 1901 | 86 | $8,600 | 68 | 6,800 | 18 | 1,800 | 8,600 |
| Forfeited and lapsed during 1901 | 75 | 7,500 | | | 75 | 7,500 | 7,500 |
| Total deductions | 161 | $16,100 | 68 | 6,800 | 93 | 9,300 | 16,100 |
| Net total remaining in force 31st Dec. 1901 | 221 | 22,100 | 485 | 48,500 | 1,588 | 158,800 | 229,400 |

SUMMARY OF TERMINATING OR WITHDRAWABLE STOCK IN FORCE AT 31ST DECEMBER, 1901.

| | |
|---|---|
| 221 shares fully paid stock at $100 per share, $22,100, on which shareholders have paid in $ ....., carried to loan fund | $20,731 92 |
| 485 shares prepaid stock (other than above) at $100 per share, $48,500, on which shareholders have paid in $ ....., carried to loan fund | 21,491 57 |
| 1588 shares instalment stock (payable by fixed periodical payments) at $100 per share, $158,800, on which shareholders have paid in $....., carried to loan fund | 4,088 80 |
| Total carried to loan fund | $46,312 29 |
| Total amount distributed or credited to Terminating or Withdrawable Stock: | |
| (2) As dividends out of profits | 2,267 20 |
| Rate per cent. of such dividend, 6 per cent | |

DR. BALANCE SHEET AS AT 31ST DECEMBER, 1901.

CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS).

| | | |
|---|---|---|
| *A.—Permanent Capital Stock or Shares.* | | |
| 1. (*a*) Ordinary Permanent Stock fully called. Total paid thereon | $3,500 00 | |
| 2. (*b*) Ordinary Permanent Stock per cent. called. Total paid thereon | 1,417 50 | |
| | | $4,917 50 |
| *B.—Terminating Stock or Shares.* | | |
| 14. (*a*) Fully paid, stock. Total in force ..shares at .....per share; carried to loan fund | $20,731 92 | |
| 15. (*b*) Profits or accrued interest on (14) credited or appropriated but not yet paid. | 568 38 | |
| 17. (*d*) Prepaid stock: Total in force, ....shares at .. per share, on which has been paid into loan fund | 21,491 57 | |
| 18. (*e*) Profits or accrued interest on (17) credited or appropriated but not yet paid. | 683 77 | |
| 20. (*g*) Instalment stock: Total issue now in force, ....shares at....per share, on which has been paid into loan fund | 4,088 80 | |
| | | $47,564 44 |
| C.—*Liabilities to Stockholders or Shareholders other than as already shown in A or B, viz.:* | | |
| 24. Carried to credit of profit and loss account | | 382 55 |
| | | $52,864 49 |
| LIABILITIES TO THE PUBLIC. | | |
| 41. (*a*) Sundry accounts | | 132 57 |
| Total liabilities | | $52,997 06 |

CR. *Assets.*

| | | |
|---|---|---|
| I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER. | | |
| *A.—Immovable property owned by the Corporation.* | | |
| 5 (*b*) Free-hold land (including buildings) | | $3,981 49 |
| *B.—Debts Secured by Mortgages of Land.* | | |
| 9. (*a*) Debts secured by mortgages of land | $40,768 47 | |
| 11. (*c*) Interest due or accrued on item 9 | 820 56 | |
| | | 41,589 03 |
| *E.—Cash.* | | |
| 31. (*a*) On hand | $19 45 | |
| 33. (*i*) Cash in bank | 376 96 | |
| | | 396 41 |
| *F.—Assets not hereinbefore mentioned.* | | |
| 37. (*a*) Sundry debtors | $3,194 59 | |
| 38. (*b*) Office furniture | 372 01 | |
| 39. (*c*) Charter and preliminary expenses | 3,463 53 | |
| | | 7,030 13 |
| Total assets | | $52,997 06 |

## Cash Account.

*Receipts for the year ending 31st December, 1901*

| | I.—Received by the Corporation for its Own Use. | Col. 1. | Col. 2. | Col. 3. | Col. 4. Total |
|---|---|---|---|---|---|
| | A.—*Balance from 31st December, 1900.* | | | | |
| 3. (ii) | In bank | $265 13 | | | $265 13 |
| | B.—*Sums Received Wholly or Partly on Capital Stock.* | | | | |
| 4. (a) | Calls on permanent capital stock | | | $25 00 | 25 00 |
| 6. (c) | Sales of fully paid building society stock | | $1,200 00 | | |
| 7. (d) | Sales of prepaid building society stock | 1,170 00 | 6,163 75 | | |
| 8. (e) | Dues on instalment building society stock | 1,025 10 | 2,745 96 | | 12,304 81 |
| | C.—*Receipts on account of investments, loans or debts.* | | | | |
| | (a) On mortgages of realty:— | | | | |
| 10. | (i) Principal | 11,130 05 | | | |
| 11. | (ii) Interest and premium | 2,968 20 | | | |
| | | | | | 14,098 25 |
| | D.—*Receipts from Real Estate owned beneficially by the Corporation.* | | | | |
| 17. (b) | Rents | 110 00 | | | 110 00 |
| | E.—*Miscellaneous*:— | | | | |
| 22. (e) | Forfeiture or lapses | 87 50 | | | 87 50 |
| | G.—*Receipts from other sources, viz.*: | | | | |
| 30. (a) | Accrued expense fund | 463 53 | | | |
| (b) | Insurance | 41 02 | | | |
| (c) | Sundry accounts | 85 53 | | | 590 08 |
| | Totals | $17,346 06 | $10,109 71 | $25 00 | $27,480 77 |

*Expenditure for the year ending 31st December, 1901.*

| | I.—Expended on Corporation Account. | Col. 1. | Col. 2. | Col. 4. Total. |
|---|---|---|---|---|
| | A.—*Sums Loaned or Invested on Capital Account.* | | | |
| 1. (a) | Loaned on mortgages of realty | $18,985 29 | | |
| 2. | (i) Loaned on stock | 300 00 | | |
| | | | | $19,285 29 |
| | B.—*Expended on Stock Account.* | | | |
| 8. | Dividends paid on permanent stock | 15 00 | | |
| 9. | Dividends paid on terminating stock | 2,267 20 | | |
| 10. | Interest paid on terminating stock | 34 40 | | |
| 11. | Paid for terminating stock withdrawn | | $2,875 60 | |
| 15. | Terminating stock forfeited or lapsed | | 87 50 | |
| | | | | 5,279 70 |
| | D.—*Management Expenses (other than foregoing)* | | | |
| 25. (a) | Salaries and fees | 1,104 47 | | |
| 26. (b) | Commission | 698 20 | | |
| 28. (d) | Stationery, postage, printing and advertising | 122 25 | | |
| 31. (g) | Travelling expenses | 424 45 | | |
| 32. (h) | Registration fees | 30 00 | | |
| | Ontario tax | 65 00 | | |
| | Elsewhere | 50 00 | | |
| | | | | 2,494 37 |
| | E.—*Other Expenditures, viz.*: | | | |
| 33. (a) | Sundry accounts | | | 25 00 |
| | F.—*Balance.* | | | |
| 37. (b) | Cash on hand and in bank | | | 396 41 |
| | Totals | | | $27,480 77 |

## Miscellaneous Statement for the Year Ending 31st December, 1901.

3. Amount of other existing obligations of the Corporation which will mature in 1902, $6,800.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. None.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 9 per cent.; on other securities, 10 per cent.
7. Of the mortgages held by the Corporation $34,721.27 is on realty situate in Ontario, and $6,047.20 is on realty situated elsewhere.
8. Loans written off or transferred to real estate account during 1901, $1,565.06.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901, No., 1; amount, $1,565.06.
10. Aggregate market value of the land mortgaged to the Corporation, $90,000.
11. How often are securities held by the Corporation valued? Yearly.
12. (a) What officers of the Corporation are under bond and for what sum respectively? Manager and Secretary, $2,000, by Guarantee Company.
13. When were the accounts of the Corporation last audited? 31st December, 1901.
14. Names and addresses of the auditors respectively for 1901: W. C. Eddis, F.C.A.; George Clay, C.A., Toronto, Ont.

## HAMILTON MUTUAL BUILDING SOCIETY.

*Head Office, Hamilton, Ontario.*

Incorporated under the Building Societies Act (R.S.O. 1887, c. 169) by declaration filed with the Clerk of the Peace for the County of Wentworth, 31st October, 1890.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Hamilton Mutual Building Society, of Hamilton, Ont., at the 30th November, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Head Office of the Corporation is at No. 100 King street east, in the City of Hamilton, in the Province of Ontario.

The Board is constituted of ten directors, holding office for one and two years.

The directors and chief executive officers of the Corporation at 30th November, 1901, were as follows, together with their respective terms of office :

| | | | | | |
|---|---|---|---|---|---|
| Alfred Ward, | President, | Hamilton, | 30th November, | 1901 ; | 30th November, 1903. |
| W. J. Morden, | Vice-President, | Hamilton, | " | 1900 ; | " 1902. |
| Egerton Healy, | Director, | " | " | 1901 ; | " 1903. |
| Joseph J. Green, | " | " | " | 1901 ; | " 1903. |
| Richard Jose, | " | " | " | 1901 ; | " 1903. |
| James O. Callaghan, | " | " | " | 1900 ; | " 1902. |
| Geo. W. Clarke, | " | " | " | 1900 ; | " 1902. |
| J. M. Williams, | " | " | " | 1900 ; | " 1902. |
| Geo. W. Spicer, | " | " | " | 1900 ; | " 1902. |
| Geo. Ward, | " | " | " | 1900 ; | " 1902. |
| J. M. Peregrine, | " | " | " | 1901 ; | " 1902. |
| A. W. Peene, | " | " | " | 1901 ; | " 1902. |
| W. J. Aitchison, | " | " | " | 1901 ; | " 1902. |
| Walter Anderson, | Secretary, | " | " | 1901 ; | " 1902. |

### Schedule B.

| | Instalment. | |
|---|---|---|
| | Number. | Amount. |
| Shares of Terminating or Withdrawable Stock. | | $ |
| Number and amount in force at 30th November 1900 | 2,583 | 516,600 |
| Deduct as follows : | | |
| Net deduction during 1901 | 12 | 2,400 |
| Net total remaining in force at 30th November, 1901 | 2,571 | 514,200 |

2,571 shares Instalment Stock at $ per share of $200 on which — shareholders have paid into Loan Fund, $52,873.35.

BALANCE SHEET AS AT 30TH NOVEMBER, 1901.

DR. *Capital and Liabilities.*

CAPITAL LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS.

B.—*Terminating Capital Stock or Shares.*

| | | | |
|---|---|---|---|
| 20. (*g*) | Instalment stock: Total issue now in force, 82,571 shares at $200 per share, $514,200, on which has been paid into Loan Fund | $52,873 35 | |
| 24. | Unappropriated profits | 41,083 52 | |
| | | | $93,956 87 |
| | *Contingent Liabilities:* | | |
| 45. (*a*) | Suspense account | 370 70 | 370 70 |
| | Total liabilities | | $94,327 57 |

CR. *Assets.*

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.

B.—*Debts Secured by Mortgages of Land.*

| | | | |
|---|---|---|---|
| 7. (*a*) | Debts (other than item 10) secured by mortgages of land | $90,142 79 | |

E.—*Cash*

| | | | |
|---|---|---|---|
| 31. (*a*) | On hand | 34 32 | |
| 32. (*b*) | In bank | 723 92 | |

F.—*Assets not hereinbefore mentioned.*

| | | | |
|---|---|---|---|
| 37. (*a*) | Interest accrued on bank deposit | 118 00 | |
| 38. (*b*) | Arrears at debits of members bearing interest | 3,308 54 | |
| | Total assets | | $94,327 57 |

CASH ACCOUNT.

*Receipts for the year ending 30th November, 1901.*

I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.

A.—*Balances from 30th November, 1900.*

| | | | |
|---|---|---|---|
| | (*b*) Cash (not already shown under 1): | | |
| 2. | (i) On hand | | $ 28 87 |
| 3 | (ii) In bank | | 3,745 55 |

B.—*Sums Received Wholly or Partly on Capital Stock.*

| | | | |
|---|---|---|---|
| 8 (*c*) | Dues on instalment Building Society Stock | | 4,629 44 |

C.—*Receipts on Account of Investments, Loans or Debts.*

| | | | |
|---|---|---|---|
| | (*a*) On mortgages of realty: | | |
| 10. | (i) Principal | | 12,286 96 |
| 11. | (ii) Interest | | 2,885 22 |
| | (*b*) On other securities: | | |
| 13. | (ii) Interest or dividends | | 55 71 |

E.—*Miscellaneous.*

| | | | |
|---|---|---|---|
| 19. (*b*) | Premium or bonus on loans | | 89 50 |
| 20. (*c*) | Membership or entrance fees (being income of Corporation) | | 5 00 |
| 21. (*d*) | Fines | | 76 14 |

G.—*Receipts from other sources, viz.:*

| | | | |
|---|---|---|---|
| 30. (*a*) | Transfer fees | | 14 50 |
| (*b*) | Insurance premiums repaid | | 12 00 |
| (*c*) | Suspense account | | 370 70 |
| | Totals | | $24,190 59 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 30th November, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | | |
|---|---|---|
| 1. | (*a*) Loaned on Mortgage of realty | $22,320 75 |
| | (*e*) Insurances or taxes advanced on property mortgaged to the Corporation | 98 25 |

D.—*Management Expenses (other than foregoing).*

| | | |
|---|---|---|
| 25. | (*a*) Salaries and fees | 709 25 |
| 28. | (*d*) Stationery, postage, printing and advertising | 134 60 |
| 30. | (*f*) Fuel, rent, taxes (other than in (7) and rates | 75 00 |
| 31. | (*g*) Travelling expenses | 8 50 |
| 32. | (*h*) Registration fees | 30 00 |
| | Ontario tax | 65 00 |

F.—*Balance.*

| | | |
|---|---|---|
| 37. | (*a*) Cash on hand and in bank | 758 24 |
| | Totals | $24,199 59 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. None
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits and debentures, none; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 5½ per cent.; on other securities, none.
7. Of the mortgages held by the Corporation, $90,142.79 is realty in Ontario, and none on realty situated elsewhere.
8. Loans written off or transferred to real estate account during 1901. None.
9. Number and aggregate amount of the mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.
10. Aggregate market value of land mortgaged to Corporation, $147,604.00.
11. How often are the securities held by the Corporation valued? Annually.
12. What officers of the Corporation are under bond and for what sums respectively? Secretary-Treasurer, $1,000. By Guarantee Company.
13. When were the accounts of the Corporation last audited? As at 30th November, 1901.
14. Names and address of the Auditors respectively for 1901 and 1902 (if appointed). For 1901, F. A. Middlemiss, R. E. Kinsman and Herbert Jones, Hamilton. For 1902, Herbert Jones, W. F. Coote and F. H. Revell, Hamilton, Ont.

## THE LONDON LOAN COMPANY OF CANADA

*Head Office, London, Ontario.*

Incorporated under the Building Societies Acts, (Consol. Stat. U. C. chap. 53.) by declaration filed with the Clerk of the Peace for the County of Middlesex, 2nd May, 1877.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the London Loan Company of Canada, of London, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 433 Richmond street, in the City of London, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | |
|---|---|---|
| R. W. Puddicombe, President, London ; | 14th February, 1901, | 13th February, 1902. |
| J. A. Nelles, M.D., Vice-President, London ; | " | " |
| Geo. G. McCormick, 2nd Vice-President, London ; | " | " |
| Albion Parfitt, Director, London ; | " | " |
| Thomas Kent, London ; | " | " |
| M. J. Kent, Manager, London ; at discretion of Directors. | | |

A. Permanent capital stock : Total amount authorized, unlimited ; total amount subscribed, $678,650, as more particularly set out in Schedule A hereto.

### Schedule.

(*a*) *Fixed and Permanent Capital Stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid. |
|---|---|---|---|---|---|
| | No. of shares. | Par value | | | |
| | | $ | $ | $ | $ |
| 1. Fully called | 13,573 | 50 | 678,650 | 678,650 | |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

### Schedule B.

| | Instalment. | |
|---|---|---|
| | No. | Amount. |
| Shares of Terminating or Withdrawable Stock | | $ |
| Number and amount in force at 31st December, 1900 | 23 | 1,150 00 |
| " issued during 1900. None. | | |
| Deductions : Made permanent during 1901 | 2 | 100 00 |
| Net total remaining in force at 31st December, 1901 | 21 | 1,050 00 |

Summary of Terminating or Withdrawable Stock in Force December 31st, 1901 :

Twenty-one shares instalment stock (payable by fixed periodical payment) at $50 per share, $1,050, on which four shareholders have paid into Loan Fund $5.17.

Total amount distributed or credited in 1901 :

(2) As dividends out of profits, $1.60.

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders).** | | | |
| *A.—Permanent Capital Stock or Shares.* | | | |
| 1. (*a*) Ordinary joint stock capital fully called: Total called, $678,650; total paid thereon | | $678,650 00 | |
| 5. (*e*) Unappropriated profits in respect of (1) | | 44 37 | |
| 6. (*f*) Reserve fund in respect of (1) | | 90,000 00 | |
| | | | $768,694 37 |
| 20. (*g*) Instalment stock: Total issue now in force, 21 shares at ....per share of $50, $1,050, on which has been paid into Loan Fund | | 5 17 | 5 17 |
| | | | $768,699 54 |
| **Liabilities to the Public.** | | | |
| 27. Deposits payable on notice | | $536,722 88 | |
| 29. Debentures issued in Canada | | 234,573 43 | |
| 30. Interest due and accrued on (29) | | 4,312 51 | |
| 31. Debentures issued elsewhere than in Canada | | 134,319 64 | |
| 32. Interest due and accrued on (31) | | 844 03 | |
| 37. Owing to banks (including interest due or accrued) | | 34,408 06 | |
| | | | 945,180 55 |
| Total liabilities | | | $1,713,880 09 |

Cr. *Assets.*

| | | | |
|---|---|---|---|
| **I.—Assets of which the Corporation is the Beneficial Owner.** | | | |
| *B.—Debts secured by Mortgages of Land.* | | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | | $1,432,430 00 | |
| 10. (*b*) Debts secured by mortgaged land held for sale | | 2,436 00 | |
| | | | $1,434,866 00 |
| *C.—Debts not above enumerated for which the Corporation holds securities as follows:* | | | |
| 14. (*b*) Debts secured by Municipal Bonds or Debentures | | $11,504 00 | |
| 16. (*d*) Debts secured by Loan Corporations Debentures | | 15,723 00 | |
| 20. (*h*) Debts secured only by Permanent Stock or Shares of the Corporation. | | 56,619 00 | |
| 22. (*j*) Debts secured by Bank Stocks, Loan Company Stocks and stocks owned | | 194,073 00 | |
| | | | 277,919 00 |
| *E.—Cash.* | | | |
| 31 (*a*) On hand | | | 1,095 09 |
| Total assets | | | $1,713,880 09 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | | | |
|---|---|---|---|
| **I.—Received by the Corporation for its Own Use.** | | | |
| *A.—Balances from 31st December, 1900.* | | | |
| (*b*) Cash (not already shown under (1)): | | (Col. 1.) | (Total, Col. 4.) |
| 2. (i) On hand | | | $2,977 97 |
| 3. (ii) In bank | | | 3,925 63 |
| *B.—Sums received wholly or partly on Capital Stock.* | | | |
| 8. (*e*) Dues on instalment building society stock | | | 73 85 |
| *C.—Receipts on account of Investments, Loans or Debts.* | | | |
| (*a*) On mortgages of realty:— | | | |
| 10. (i) Principal | | | 424,298 68 |
| 11. (ii) Interest | | | 81,900 66 |
| (*b*) On other securities: Included in 10 and 11. | | | |
| *E.—Miscellaneous.* | | | |
| 19. (*b*) Premium or bonus on loans. Included in Nos. 10 and 11. | | | |
| 24. (*g*) Conversion of terminating into permanent stock. | | $100 00 | 100 00 |
| *F.—Borrowed Money.* | | | |
| 25 (*a*) Bank or other advances, discounts or overdrafts | | | 34,408 06 |
| 26. (*b*) Borrowed by taking deposits | | | 1,134,352 79 |
| 27. (*c*) Borrowed on debentures | | | 128,989 96 |
| Totals | | | $1,811,027 60 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

| | (Col. 1.) | (Total, Col. 4.) |
|---|---|---|
| **A.—*Sums Loaned or Invested on Capital Account*:—** | | |
| 1. (*a*) Loaned on mortgages of realty | | $604,164 04 |
| (*b*) Loaned or invested in other securities. Included in 1. | | |
| **B.—*Expended on Stock Account.*** | | |
| 8. Dividends paid on permanent stock | $40,716 00 | |
| 9. Dividends paid on terminating stock | 1 60 | |
| | | 40,717 60 |
| 16. Terminating stock converted into permanent | | 100 00 |
| **C.—*Borrowed money (other than foregoing or Interest thereon paid, viz.*:** | | |
| 19. (*b*) Deposits: Principal, $1,068,398.15; interest, $15,648.07 | | 1,084,046 22 |
| 20. (*c*) Debentures issued in Canada: Principal, $49,446.58; interest, $7,762 74 | | 57,209 32 |
| 21. (*d*) Debentures issued elsewhere: Principal, $7,299.98; interest, $4,688.98 | | 11,988 96 |
| **D.—*Management Expenses (other than foregoing)*:—** | | |
| 25. (*a*) Salaries and fees | | 5,262 44 |
| 26. (*b*) Commission or brokerage | | 1,996 94 |
| 28. (*d*) Stationery, postage, printing and advertising | | 440 88 |
| 30. (*f*) Fuel, rent, taxes (other than in 7 and 32), rates, and sundries | | 3,302 82 |
| 31. (*g*) Travelling expenses | | 482 64 |
| 32. (*h*) Registration fees | | 125 00 |
| **E.—*Other Expenditures, viz.*:—** | | |
| 33. (*a*) Interest | | 95 65 |
| **F.—*Balance*:—** | | |
| (*b*) Cash on hand | | 1,095 09 |
| Totals | $40,717 60 | $1,811,027 60 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902, 39,358.83.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902, $23,603 33.
3. Amount of other existing obligations of the Corporation which will mature in 1902. Nil.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, $647,699.00.
5. Average rate of interest per annum paid by the Corporation during 1901. On deposits, 3.1776 per cent.; on debentures, 3.917 per cent.; on debenture stock, nil.
6. Average rate of interest per annum received by the Corporation during 1901. On mortgages of realty, 5.21 per cent.; on other securities, 5 per cent..
7. Of the mortgages held by the Corporation $1,434,866.00 is on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1901. Nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken in 1901. No., 3; amount, $18,095.44.
10. Aggregate market value of the land mortgaged to the Corporation. $2,588,340.00.
11. How often are the securities held by the Corporation valued? When necessary for safety.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? The Manager, $10,000; Cashier, $10,000; Inspector, $5,000; Mortgage Clerk, $2,000, and Ledger Keeper, $2,000. In all $29,000.

    (*b*) By cash, private sureties and Guarantee Companies.
13. When were the accounts of the Corporation last audited? 31st December, 1901.
14. Names and addresses of the auditors for 1901. W. J. Carson and C. A. Kingston, London, Ont.

## THE NIAGARA FALLS BUILDING, SAVINGS AND LOAN ASSOCIATION.

Declaration of incorporation filed with the Clerk of the Peace for the County of Welland, on the 5th March, 1894. (Dec. Book I, 29.)

Incorporated under the Building Societies' Act, R.S.O. 1887, c. 169, s. 2 as amended by 56 V. c. 31, s. 1, which (continued by R.S.O. 1897, c. 205, s. 8 (4) has the effect of limiting the operations of the Association to the County of Welland.

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Niagara Falls Building, Savings and Loan Association, of Niagara Falls, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Erie Avenue, in the Town of Niagara Falls, in the Province of Ontario.

The Board is constituted of ten directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | | | | |
|---|---|---|---|---|---|
| R. P. Salter, President, | Niagara Falls, Ont. ; | 16th April, 1901 ; | 16th April, 1903. | | |
| J. C. Rothery, Vice-President, | Niagara Falls, Ont. ; | 17th April, 1900 ; | 15th April, 1902. | | |
| W. W. Robertson, Director, | Niagara Falls Centre | " | " | | |
| James Bampfield | " Niagara Falls | " | " | | |
| James Harriman | " " | " | " | | |
| R. F. Carter | " " | " | " | | |
| James Barry | " " | ; 16th April, 1901 ; | 16th | " | 1903 |
| E. T. Kellam, M.D. | " " | " | " | | |
| Alex. Logan | " " | " | " | | |
| J. H. McGarry, M.D. | " " | " | " | | |
| Janet L. Harriman, Secretary | " | " | " | | |

### Schedule B.

| | Prepaid. | | Instalment. | | Total. |
|---|---|---|---|---|---|
| | No. | Amount. | No. | Amount. | |
| Sales of Terminating or Withdrawable Stock. | | $ | | $ | $ c. |
| Number and amount in force at 31st December, 1900. | 38 | 4,940 | 976 | 41,593 13 | 46,533 13 |
| " issued during 1901..... | 1 | 130 | 356 | 13,905 44 | 14,035 44 |
| Grand total in force at any time in 1901..... | 39 | 5,070 | 1,332 | 55,498 57 | 60,568 57 |
| Deduct as follows : | | | | | |
| Withdrawn and paid off during 1901..... ..... | 3 | 390 | 154 | 7,774 19 | 8,164 19 |
| Net total remaining in force at 31st December, 1901. | 36 | 4,680 | 1,178 | 47,724 38 | 52,404 38 |

Summary of Terminating or Withdrawable Stock in Force at 31st December, 1901.

| | | | | |
|---|---|---|---|---|
| 36 | shares prepaid stock at $130 per share, | $4,680, | on which 16 shareholders have paid into Loan Fund..... | $4,680 00 |
| 1,178 | " instalment stock at $130 " | 153,140 | " 210 shareholders have paid in | 47,724 38 |
| 1,214 | | $157,820 | 226 | $52,404 38 |

Total amount distributed or credited in 1901 :—

(2) As dividends paid out of profits : On prepaid stock, $271 73 ; on instalment stock, $3,254.21.
Rate or rates per cent. of such dividends, 5, 5½, 6, 6½ ; on instalment stock, 7½ % per annum.

## Balance Sheet as at 31st December, 1901.

*Capital and Liabilities.*

Dr.

| | | | |
|---|---|---|---|
| | **Capital (Liabilities to Stockholders or Shareholders).** | | |
| | **B.—*Terminating Capital Stock or Shares.*** | | |
| 17. | (*d*) Prepaid stock: total in force, 36 shares at $130 per share, on which has been paid into loan fund | $4,680 00 | |
| 20. | (*g*) Instalment stock: total issue now in force, 1,178 shares at $130 per share, $153,140.00, on which has been paid into loan fund | 47,724 38 | |
| 21. | (*h*) Profits or accrued interest on (20) credited or appropriated but not paid out | 9,930 61 | |
| 22. | (*i*) Profits or accrued interest on (20) not credited or appropriated | 1,716 40 | $64,051 39 |
| | **Liabilities to the Public.** | | |
| 37. | Owing to banks (including interest due or accrued) | | 3,634 18 |
| | Total liabilities | | $67,685 57 |

*Assets.*

Cr.

| | | | |
|---|---|---|---|
| | **I.—Assets of which the Corporation is the Beneficial Owner.** | | |
| | **A.—*Immovable Property Owned Beneficially by Corporation.*** | | |
| 5. | (*b*) Freehold land (including buildings) other than foregoing | $365 57 | |
| | **B.—*Debts Secured by Mortgages of Land.*** | | |
| 9. | (*a*) Debts (other than item 10) secured by mortgages of land | 67,170 00 | |
| | **F.—*Assets not hereinbefore mentioned.*** | | |
| 37. | (*a*) Office furniture | 150 00 | |
| | Total assets | | $67,685 57 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | | | | |
|---|---|---|---|---|
| | **I.—Received by the Corporation for its Own Use.** | | | |
| | **A.—*Balances from 31st December, 1900.*** | | | |
| | (*b*) Cash (not already shown under (1):— | (Col. 1.) | (Col. 2.) | (Col. 4.) |
| 3. | (ii) In bank | | $389 90 | $389 90 |
| | **B.—*Sums received wholly or partly on Capital Stock.*** | | | |
| 7. | (*d*) Sales of prepaid building society stock | | 130 00 | 130 00 |
| 8. | (*e*) Dues on instalment building society stock (not including dues from borrowers) | | 8,067 30 | 8,067 30 |
| | **C.—*Receipts on account of Investments, Loans or Debts.*** | | | |
| | (*a*) On mortgages of realty:— | | | |
| 10. | (i) Principal: Dues from borrowers, $5,838.14; discharged loans, $7,150 | | 12,988 14 | 12,988 14 |
| 11. | (ii) Interest | | 2,774 25 | 2,774 25 |
| | **E.—*Miscellaneous.*** | | | |
| 19. | (*b*) Premium or bonus on loans | $1,400 00 | | |
| 20. | (*c*) Membership or entry fees (being income of corporation) | 102 25 | | |
| 21. | (*d*) Fines | 50 13 | | |
| 22. | (*e*) Forfeiture or lapses | 9 05 | | 1,561 43 |
| | **F.—*Borrowed Money.*** | | | |
| 25. | (*a*) Bank or other advances, discounts or overdrafts | | 6,834 18 | 6,834 18 |
| | **G.—*Receipts from other sources, viz.*** | | | |
| 30. | (*a*) Insurance premiums, $10.00, and lien, $129.00 | 139 00 | | 139 00 |
| | Totals | $1,700 43 | $31,183 77 | $32,884 20 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

| A.—*Sums Loaned or Invested on Capital Account.* | (Col. 1.) | (Col. 2.) | Total (Col. 4.) |
|---|---|---|---|
| 1. (*a*) Loaned on mortgages of realty | | $19,200 00 | $19,200 00 |
| B.—*Expended on Stock Account.* | | | |
| 9. Dividends paid on terminating stock | $271 73 | | 271 73 |
| 11. Paid for terminating stock withdrawn | | 5,936 00 | |
| 12. Paid for terminating stock matured | | 2,228 19 | |
| 18. Profits paid on (11) and (12) | | 977 15 | |
| | | | 9,141 34 |
| C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:* | | | |
| 18. (*a*) Bank account: Principal, $3,700; Interest, $65.40 | | $3,765 40 | 3,765 40 |
| D.—*Management Expenses (other than foregoing).* | | | |
| 25. (*a*) Salaries and fees | 332 50 | | |
| 26. (*b*) Commission or brokerage | 14 00 | | |
| 28. (*d*) Stationery, postage, printing and advertising | 16 85 | | |
| 30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates | 76 52 | | |
| 32. (*h*) Registration fees | 30 00 | | |
| | | | 469 87 |
| E.—*Other Expenditures, viz.:* | | | |
| 33. (*a*) Auditors' fees | $22 50 | | |
| 34. (*b*) Sundries | 7 82 | | |
| 35. (*c*) Repairs | 5 54 | | |
| | | | 35 86 |
| Totals | $777 46 | $32,106 74 | $32,884 20 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 6 per cent.

7. Of the mortgages held by the Corporation, $67,170 is on realty situate in Ontario.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901: Number, 1; amount, $1,040.

10. Aggregate market value of the land mortgaged to the Corporation, $88,825.

11. How often are the securities held by the Corporation valued? Whenever deemed necessary; property all near at hand.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Treasurer, $2,000; solicitor, $1,000. By private sureties.

13. When were the accounts of the Corporation last audited? 30th September, 1901.

14. Names and addresses of the auditors respectively for 1901 and 1902 (if appointed)? W. J. McMurray and H. E. Simpson for 1901; for 1902, Miss Edith Edmond and W. J. McMurray, Niagara Falls, Ont.

## THE ONTARIO PERMANENT BUILDING AND LOAN ASSOCIATION.

*Head Office, Woodstock, Ont.*

Incorporated under the Building Societies' Act, (R. S. O. 1887, c. 169), by declaration filed with the Clerk of the Peace for the County of Oxford, on the 6th October, 1892. (Decl. Book I, 27.)

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Ontario Permanent Building and Loan Association of Woodstock, Ont., at the 30th November, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 442 Dundas street, in the Town of Woodstock, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 30th November, 1901, were as follows, together with their respective terms of office:

| | | | | |
|---|---|---|---|---|
| A. Beverley Welford, | President, | Woodstock; | 31st January, 1901, | 24th January, 1902. |
| W. J. Millican, | Vice-President, | Galt; | " | " |
| Geo. Caldbeck, | " | Woodstock; | " | " |
| Geo. Ball, | Director, | Barrie; | " | " |
| James Holmes, | " | Woodstock; | " | " |
| W. J. Bickerton | " | " | " | " |
| S. G. McKay, | " | " | " | " |

R. Walker Ball, Manager and Secretary, Woodstock.

A. Permanent capital stock: Total amount subscribed, $269,900, as more particularly set out in Schedule A hereto.

### Schedule A.

(a) *Fixed and permanent capital stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 30th November, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the corporation. |
|---|---|---|---|---|---|
| | No. of shares. | Par value of shares. | — | | |
| | | $ | $ | $ | $ |
| 1. Fully called..... | 2,699 | 100 | 269,900 | 269,900 | ..... |

### List of Shareholders as at 30th November, 1901.

(Not printed.)

SCHEDULE B.

| | Prepaid, Class C.* | | Instalment Classes A, B and B1.* | | Total.* |
|---|---|---|---|---|---|
| | No. | Amount. | No. | Amount. | |
| SHARES OF TERMINATING OR WITHDRAWABLE STOCK. | | | | | |
| | | $ c. | | $ c. | $ c. |
| Number and amount in force at 30th Nov., 1900. | 4,677 | 242,511 19 | 19,832 | 283,804 64 | 526,315 83* |
| " issued during 1901..... | 14 | 690 00 | 3,097 | 59,592 94 | ..... |
| Gross total in force at any time in 1901 ..... | 4,691 | 243,201 19 | 22,929 | 334,397 58 | ..... |
| Deduct as follows: (No. of shares / Amount.) | | | | | |
| Withdrawn and paid off during 1901 ..... 1,561 | | $ 21,340 01 | | | |
| Retired by corporation during 1901; no payments made ..... 759 | | ..... | | | |
| Forfeited and lapsed during 1901 ... ..... 102 | | 86 56 | | | |
| Total deductions ..... 2,422 | 117 | 3,656 09 | 2,288 | 17,683 92 | ..... |
| | 4,574 | 239,545 10 | 20,641 | 316,713 66 | ..... |
| | | Less interest, 9 85 | | Net profits, 31,246 24 | |
| Net total remaining in force at 30th Nov., 1901. | 4,574 | 239,535 25 | 20,641 | 347,959 90 | 587,495 15* |

SUMMARY OF TERMINATING OR WITHDRAWABLE STOCK IN FORCE 31ST DECEMBER, 1901.

| | | |
|---|---|---|
| 4,574 shares prepaid stock, at $50 per share of $100 on which shareholders have paid into Loan Fund ..... | $ | 239,535 25* |
| 20,641 shares Instalment Stock, at 30 and 60 cents and $1.00 per share of $100, on which shareholders have paid into Loan Fund..... | | 347,959 90* |
| 25,215 | | $587,495 15 |
| Total amount distributed or credited on Terminating or Withdrawable Stock in 1901: | | |
| (1) As profits, A, B and B1, $31,246.24; Class C. $19,424.25 ..... | $ | 50,670 49 |
| Rate of such interest per cent. per annum on Classes A, B and B1, 12 per cent., Class C prepaid, 8½ per cent. | | |

BALANCE SHEET AS AT 30TH NOVEMBER, 1901.

DR. *Capital and Liabilities.*

| | | |
|---|---|---|
| CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS). | | |
| *A.—Permanent Capital Stock or Shares.* | | |
| 1. (*a*) Ordinary capital fully called: total called, $269,900; total paid thereon | $269,900 00 | |
| 4. (*d*) Dividends declared in respect of (1), but not yet paid..... | 18,089 65 | |
| 11. (*k*) Reserve fund ..... | 3,750 00 | |
| | | $291,739 65 |
| *B.—Terminating Capital Stock or Shares.* | | |
| 17. (*d*) Prepaid stock: total in force, 4,574 shares at $50 per share of $100, on which has been paid into Loan Fund ..... | $220,111 00 | |
| 18. (*e*) Profits on (17) credited 30th Nov., 1901.. ..... | 19,424 25 | |
| 20. (*g*) Instalment stock: total issue now in force, 20,641 shares at 30c., 60c. and $1.00 per share of $100.00, on which has been paid into loan fund | 316,713 66 | |
| 21. (*h*) Profits on (20) credited 30th Nov., 1901..... | 31,246 24 | |
| | | 587,495 15 |
| *C.—Liabilities to Stockholders or Shareholders other than as already shown under A or B, viz.:* | | |
| 24. Borrowers—Being amount of outstanding orders held in trust to be paid borrowers on completion of buildings ..... | | 10,514 39 |
| LIABILITIES TO THE PUBLIC. | | |
| 40. Other liabilities to public: | | |
| 41. (*a*) Directors advances ..... | 10,000 00 | |
| 42. (*b*) Real estate, Profit and Loss Account unappropriated..... | 490 40 | |
| | | 10,490 40 |
| Total liabilities ..... | | $900,239 59 |

* Including profits.

BALANCE SHEET.—*Continued.*

CR. *Assets.*

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.

B.—*Debts Secured by Mortgages of Land.*

| | | | |
|---|---|---|---|
| 9. (*a*) | Debts (other than item 10) secured by mortgage of land | $834,400 00 | |
| 10. (*b*) | Debts secured by mortgaged land held for sale | 18,100 00 | |
| | | | $852,500 00 |
| 11. (*c*) | Interest due and accrued on items 9 and 10, but not included therein | $3,043 05 | $3,043 05 |

C.—*Debts not above enumerated for which the Corporation hold securities as follows:*

| | | | |
|---|---|---|---|
| 21. (*i*) | Debts secured only by terminating stock or shares of the Corporation | 11,405 00 | |
| 22. (*j*) | Mortgages, insurance, taxes, etc., advanced | 8,567 06 | |
| | | | 19,972 06 |

E.—*Cash.*

| | | | |
|---|---|---|---|
| (*a*) | In Trusts Company | $14,210 09 | 14,210 09 |

F.—*Assets not hereinbefore mentioned.*

| | | | |
|---|---|---|---|
| 37. (*z*) | Amount of outstanding orders held in trust by Trusts Company to be paid to borrowers on completion of their buildings (as *per contra*) | 10,514 39 | 10,514 39 |
| | Total assets | | $900,239 59 |

CASH ACCOUNT.

*Receipts for the year ending 30th November, 1901.*

I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.

A.—*Balances 30th November, 1900.*

| | | Col. a. | Col. 1. | Col. 2. | Col. 3. Profit and loss acct. |
|---|---|---|---|---|---|
| 1. (*a*) | Capital account, expense portion on all classes of stock, net | $ 17,073 42 | | | |
| B.—*Sums Received Wholly or Partly on Capital Stock.* | | | | | |
| 6. (*c*) | Sales of fully paid building society stock | | | $ 24,700 00 | |
| 7. (*d*) | Sales of prepaid building society stock | | $690 00 | | |
| 8 (*e*) | Dues on instalment building society stock | | 35,890 82 | | |
| 9. (*f*) | Premiums on (6), (7) and (8) | | | | $ 2,288 00 |
| C.—*Receipts on account of Investments, Loans or Debts.* | | | | | |
| | (*a*) On mortgages of realty:— | | | | |
| 10. | (i) Repaid and instalment mortgage dues | | $ 93,902 12 | | |
| 11. | (ii) Mortgaged premiums and interest | | | | $ 70,448 40 |
| | (*b*) On other securities:— | | | | |
| 12. | (i) Stock loans repaid | | 6,500 00 | | |
| 13. | (ii) Insurance and taxes repaid | | 5,873 46 | | |
| D.—*Receipts from Real Estate owned beneficially by Corporation.* | | | | | |
| 16. (*a*) | Real Estate Profit unappropriated | | 490 40 | | |
| E.—*Miscellaneous.* | | | | | |
| 20. (*c*) | Membership or entry fees (being income of corporation) | 3,374 70 | | | |
| 21. (*d*) | Fines | | | | 686 84 |
| 22. (*e*) | Forfeiture or lapses | | | | 86 56 |
| F.—*Borrowed Money.* | | | | | |
| 25. (*a*) | Directors advances | | 10,000 00 | | |
| G.—*Receipts from Other Sources, viz.:* | | | | | |
| 30. (*a*) | Transfer fees | | | | 52 50 |
| (*b*) | Profits on withdrawals | | | | 450 35 |
| (*c*) | Surplus transferred from expense fund | | | | 2,484 91 |
| (*e*) | Interest on Trusts Co. accounts | | | | 150 96 |
| | Totals | $20,448 12 | $153,346 80 | $24,700 00 | $76,648 52 |
| | Grand totals columns 1, 2 and 3 | | | | $254,695 32 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 30th November, 1901.*

| | I.—EXPENDED ON CORPORATION ACCOUNT. | Col. a. | Col. 1, 2 & 3. | Profit and loss apportionment. |
|---|---|---|---|---|
| | A—*Sums Loaned or Invested on Capital Account.* | | | |
| 1. | (*a*) Loaned on mortgages of realty | | $159,700 00 | |
| | (*b*) Loaned or invested in other securities, viz : | | | |
| | (i) Association stock | | 4,515 00 | |
| 2. | (*c*) Insurances or taxes advanced on property mortgaged to the Corporation | | 7,720 38 | |
| | B.—*Expended on Stock Account.* | | | |
| 8. | Dividend paid on permanent stock | | 16,830 90 | |
| | Profit apportioned on permanent stock | | | $20,672 80 |
| 9. | Profits apportioned on terminating stock. Classes A, B and B1 | | | 31,246 24 |
| 10. | Interest paid on Class C prepaid stock | | 13,925 00 | |
| 11. | Paid for terminating stock withdrawn | | 14,283 92 | |
| 12. | Paid for terminating stock matured | | 3 000 00 | |
| 13. | Profits apportioned Class C prepaid stock | | | 19,424 25 |
| 14. | Reserve Fund | | | 2,000 00 |
| 16. | Terminating stock converted into permanent | | 400 00 | |
| 17. | Terminating stock withdrawn. Class C | | 3,656 09 | |
| | Expense portion, Classes C and D | | 8,092 25 | |
| | C.—*Borrowed Money or Interest thereon paid.* | | | |
| | Interest on Trusts Company overdraft | | 369 25 | |
| | Premium and Interest | | 3,043 05 | |
| | D.—*Management Expenses (other than foregoing).* | | | |
| 25. | (*a*) Salaries and fees | 3,131 45 | | |
| 26. | (*b*) Commission to general agents | 8,166 43 | | |
| 27. | (*c*) Directors' fees | 877 50 | | |
| 28. | (*d*) Stationery, postage, printing and advertising | 1,000 42 | | |
| 29. | (*e*) Law costs | 90 92 | | |
| 30. | (*f*) Inspection account | 1,612 00 | | |
| 32. | (*h*) Registration fees | 80 00 | | |
| | Ontario tax | 363 35 | | |
| | Auditors' fees | 475 60 | | |
| | E.—*Other Expenditure, viz.* : | | | |
| 33. | (*a*) Trusts Company Interest on overdraft | | | 369 25 |
| 34. | (*b*) Mortgage Premium and Interest accrued to November 30th, 1901 | | | 2,935 98 |
| 35. | (*c*) Commission, Trusts Company | 300 00 | | |
| 36. | (*d*) General Expenses other than foregoing | 1,865 54 | | |
| | (*e*) Transferred to Loan Fund Profit and Loss Account | 2,484 91 | | |
| | F.—*Balance.* | | | |
| 39. | (ii) In Trusts Company 30th November, 1900, $4,949.39 | | | |
| 40. | (iii) " " 1901, 14,210.09 | | | |
| | | | 19,159 48 | |
| | Totals | $20,448 12 | $254,695 32 | $76,648 52 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1901.

3. Amount of other existing obligations of the Corporation which will mature in 1902. None, except some Instalment Stock which may mature in 1902.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 10⅜ per cent.
7. Of the mortgages held by the Corporation $852,500 is on realty situate in Ontario.
8. Loans written off during 1901, $3,800.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the corporation in 1901, No. 8; amount, $4,800.
10. Aggregate market value of the land mortgaged to the corporation, (average rate of loan on appraised value, $1,739,411).
12. (*a*) What officers of the corporation are under bond and for what sum respectively? The loan fund and securities are deposited with Trusts Companies; local agents are under bonds. By Guarantee Companies and Private sureties.
13. When were the accounts of the corporation last audited? December, 1901, and January, 1902.
14. Names and address of the auditors respectively for 1901 and 1902, (if appointed): F. S. Sharpe, F.C.A., St. John, N.B.; Spencer H. Over, C.A., Toronto.

## THE OWEN SOUND BUILDING AND SAVINGS SOCIETY.

*Head Office, Owen Sound, Ontario.*

Incorporated under the Building Societies Act, (R. S. O. 1887), c. 169, by declaration filed with the Clerk of the Peace for the County of Grey, on the 1st April, 1889.

The lending and borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of The Owen Sound Building and Savings Society, of Owen Sound, Ont., at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 34 Scrope street, in the Town of Owen Sound, in the Province of Ontario.

The Board is constituted of ten directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | | |
|---|---|---|---|
| A. J. Spencer, | President, | Owen Sound ; | 18th February, 1901-1903. |
| John Harrison, | Vice-President, | " | 2nd March, 1900-1902. |
| W. A. Bishop, | Director, | " | 18th February, 1901-1903. |
| John Waites, | " | " | 2nd March, 1900-1902. |
| C. A. Fleming, | " | " | 18th February, 1901-1903. |
| W. G. McLauchlan, | " | " | " " |
| N. P. Horton, | " | " | 2nd March, 1900-1902. |
| J. R. Brown, | " | " | " " |
| M. Forhan, | " | " | 18th February, 1901-1903. |
| Chas. Howell, | " | " | 2nd March, 1900 1902. |

C. A. Fleming, Manager-Secretary, Owen Sound.

A.—Permanent capital stock : Total amount subscribed, $100,100 as more particularly set out in Schedule A hereto.

### Schedule A.

*(a) Fixed and permanent capital stock created by virtue of Building Society Acts.*

| Description. | No. of shares. | Par value. | Total amount held | Paid thereon. | Total amount unpaid. |
|---|---|---|---|---|---|
| | | $ | $ | $ c. | $ c. |
| 1. Partly called | 1,001 | 100 | 100,100 | 50,049 90 | 50,050 10 |

### Schedule B.

| | Instalment. | |
|---|---|---|
| | No. | Amount. |
| Shares of Terminating or Withdrawable Stock | | $ |
| Number and amount in force at 31st December | 140 | 17,700 |
| " issued during 1901 | 38 | 3,800 |
| Gross total in force at any time in 1901 | 178 | 21,500 |
| Deduct as follows : | | |
| Withdrawn and paid off during year ending 31st December, 1901 | 14 | 2,800 |
| Net total remaining in force at 31st December, 1901 | 164 | 18,700 |

Summary of Terminating or Withdrawable Stock in Force at 31st December, 1901.

| | |
|---|---|
| 23 shares Instalment Stock at $200 per share on which shareholders have paid / 141 " " 100 " " " " | $5,043 53 |
| Total amount distributed or credited during the year ending 31st December, 1901 : | |
| (1) As interest on dues in advance | 28 89 |
| Rate of such interest per cent. per annum, 5 per cent. | |
| (2) As dividends out of profits | 366 82 |
| Rate or rates per cent. of such dividends, 6 per cent. | |

## Balance Sheet as at 31st December, 1901.

| Dr. | *Capital and Liabilities.* | | |
|---|---|---|---|
| | **Capital (Liabilities to Stockholders or Shareholders).** | | |
| | A.—*Permanent Capital Stock or Shares.* | | |
| 2. | (*b*) Ordinary Permanent stock capital: Total called $ ..... ; total paid thereon | $50,296 92 | |
| | B.—*Terminating Capital Stock or Shares.* | | |
| 20. | (*g*) Instalment stock: Total issue now in force, 164 shares, on which has been paid into loan fund | 5,043 53 | |
| 21. | (*h*) Profits or accrued interest on (20) credited or appropriated but not paid out | 1,321 71 | |
| | C.—*Liabilities to Stockholders or Shareholders other than as already shown under A or B.* | | |
| 24. | Contingent fund | 2,440 26 | |
| | | | $59,102 42 |
| | **Liabilities to the Public.** | | |
| 27. | Deposits, payable on demand, $13,481.22; on notice, $4,500.77 | 17,981 99 | |
| 28. | Interest on deposits due or accrued or capitalized | 130 15 | |
| 40. | Other liabilities to the public, viz.: | | |
| 41. | (*a*) Valuation fees | 5 00 | |
| | | | 18,117 14 |
| | Total liabilities | | $77,219 56 |

| Cr. | *Assets.* | | |
|---|---|---|---|
| | I.—**Assets of which the Corporation is the Beneficial Owner.** | | |
| | B.—*Debts Secured by Mortgages of Land.* | | |
| 9. | (*a*) Debts (other than item 10) secured by mortgages of land | $59,608 52 | |
| 10. | (*b*) Debts secured by mortgaged land held for sale | 1,015 08 | |
| 11. | (*c*) Interest due and accrued | 2,269 40 | |
| | | | $62,893 00 |
| | C.—*Debts not above enumerated for which the Corporation holds securities as follows:* | | |
| 20. | (*h*) Debts secured only by permanent stock of the corporation | $2,637 04 | |
| 21. | (*i*) Debts secured only by terminating stock or shares of the Corporation | 1,075 00 | |
| 26. | (*n*) Interest due and accrued on items 20 and 21 | 194 13 | |
| | | | 3,906 17 |
| | E.—*Cash.* | | |
| 31. | (*a*) On hand | 76 71 | |
| | (*b*) In bank | 10,042 25 | |
| | | | 10,118 96 |
| | F.—*Assets not hereinbefore mentioned.* | | |
| 37. | (*a*) Fines | 1 43 | |
| 38. | (*b*) Office safe etc | 300 00 | |
| | | | 301 43 |
| | Total assets | | $77,219 56 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | I.—**Received by the Corporation for its Own Use.** | |
|---|---|---|
| | A.—*Balances from 31st December, 1900.* | Col. 1. |
| 1. | (*b*) Cash: | |
| 2. | (i) On hand | $122 86 |
| 3. | (ii) In bank | 1,090 63 |
| | B.—*Sums Received Wholly or Partly on Capital Stock.* | |
| 4. | (*a*) Calls on permanent capital stock | 2,885 36 |
| 8. | (*c*) Dues on instalment Building Society stock | 1,799 77 |
| | C.—*Receipts on Account of Investments, Loans or Debts.* | |
| | (*a*) Mortgages of realty:— | |
| 10. | (i) Principal | 10,884 83 |
| 11. | (ii) Interest | 3,422 96 |
| | (iii) Premiums | 37 80 |
| | (*b*) On other securities: | |
| 12. | (i) Principal | 4,599 15 |
| 13. | (ii) Interest | 519 83 |
| | E.—*Miscellaneous.* | |
| 21. | (*d*) Fines | 51 27 |
| | F.—*Borrowed Money* | |
| 26. | (*b*) Borrowed by taking deposits | 21,194 89 |
| | G.—*Receipts from other sources, viz.:* | |
| 30. | (*a*) Interest bank account | 94 25 |
| | (*b*) Sundries | 4 98 |
| | Totals | $46,708 58 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | | (Col. 1.) |
|---|---|---|
| 1. | (*a*) Loaned on Mortgages of Realty | $14,530 30 |
| | (*b*) Loaned on other securities:— | |
| 2. | (i) Bills Receivable, secured by stock | 4,369 75 |

B.—*Expended on Stock Account.*

| | | |
|---|---|---|
| 8. | Dividends paid on permanent stock | 2,937 71 |
| 11. | Paid for terminating stock withdrawn | 172 17 |
| 12. | Paid for terminating stock matured | 2,500 00 |
| 13. | Profits paid on (11) dues in advance | 25 89 |

C.—*Borrowed money (other than foregoing) or interest thereon paid, viz.:*

| | | |
|---|---|---|
| 19. | (*b*) Deposits: Principal, $10,854.22; interest, $427.55 | 11,281 77 |

D.—*Management Expenses (other than foregoing).*

| | | |
|---|---|---|
| 25. | (*a*) Salaries, fees and auditing | 489 50 |
| 26. | (*b*) Commission or brokerage | 40 00 |
| 28. | (*d*) Stationery, postage, printing and advertising | 100 44 |
| 32. | (*h*) Registration fees | 30 00 |
| | (*i*) Provincial and municipal tax | 65 00 |
| | Sundry payments | 47 09 |

F.—*Balance.*

| | | |
|---|---|---|
| 37. | (*a*) Cash on hand and in bank | 10,118 96 |
| | Totals | $46,708 58 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of Debentures issued by the Corporation in Canada which will mature in 1902. None.

2. Amount of Debentures issued by the Corporation elsewhere which will mature in 1902. None.

3. Amount of other existing obligations of the Company which will mature in 1902. Terminating stock, $2,800.

4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. Approximately, $14,500.

5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 4 per cent.

6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 6½ per cent.; on other securities, 6½ per cent.

7. Of the mortgages held by the Corporation all are on realty situate in Ontario.

8. Loans written off or transferred to real estate account during 1901. None.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.

10. Aggregate market value of the land mortgaged to the Corporation, $140,200.

11. How often are the securities held by the Corporation valued? When loan is made or in arrears.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? The Manager and Treasurer, $1,000 each. By Guarantee Company.

13. When were the accounts of the Corporation last audited? To 31st December, 1901.

14. Names and address of the auditors for 1901, J. Tolton and A. F. Armstrong, Owen Sound.

## THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY.

*Head Office, Peterborough, Ontario.*

Incorporated under the Building Societies Act (R. S. O. 1887, c. 169) by declaration filed with the Clerk of the Peace for the County of Peterborough, on the 17th January, 1889. (Decl Book I, 47.)

The lending and borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Peterborough Workingmen's Building and Savings Society, of Peterborough, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 368 Water street, in the Town of Peterborough, in the Province of Ontario.

The Board is constituted of twelve directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | | |
|---|---|---|---|
| T. B. McGrath, | President, | Peterborough, | 15th January, 1901, to 15th January, 1902. |
| A. J. Gough, | Vice-President, | " | " " |
| M. Riley, | Director, | " | " " |
| John McCabe, | Director, | " | " " |
| M. J. Martin, | Director, | " | " " |
| R. Sheehy, | Director, | " | " " |
| Geo. Ball, | Director, | " | " " |
| H. Lebrun, | Director, | " | " " |
| E. A. Peck, | Director, | " | " " |
| A. Murty, | Director, | " | " " |
| J. Lynch, | Director, | " | " " |
| W. S. Merrill, | Director, | " | " " |
| G. H. Giroux, | Director, | " | " " |
| P. Simons, | Director, | " | " " |
| J. Murty, | Treasurer, | " | " " |
| J. Corkery, | Secretary, | " | " " |

### Schedule B.

| Shares of Terminating or Withdrawable Stock. | No. of Shares. | Amount. | No. | Amount. |
|---|---|---|---|---|
| | | | | $ c. |
| Number and amount in force at 31st December 1900 | | | 236 | 15,988 70 |
| Number and amount issued during 1901 | | | 84 | 3,129 00 |
| Gross total in force at any time in 1901 | | | 320 | 19,117 70 |
| Deduct as follows : | | $ | | |
| Withdrawn and paid off during 1901 | 13 | 346 | | |
| Retired by Corporation " | 17 | 2,364 | | |
| Total deductions | 30 | 2,710 | 30 | 2,710 00 |
| Net total remaining in force 31st December, 1901 | | | 290 | $16,407 70 |

Summary of Terminating or Withdrawable Stock in Force 31st December, 1901 :—

290 shares of instalment stock at $200 per share ..... $58,000
On which .....shareholders have paid into loan fund ..... $16,407 70
Total amount distributed or credited in 1901 :
(2) As dividends out of profits ..... 1,060 65
Rate per cent. of such dividends, 7.429 per cent.

## Balance Sheet as at 31st December, 1901.

*Capital and Liabilities.*

Dr.

| | | |
|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders).** | | |
| *A.—Terminating Capital Stock or Shares.* | | |
| 20. (*g*) Instalment stock: Total issue now in force, 290 shares at $200 per share, $58,000, on which has been paid into Loan Fund | $16,407 70 | |
| 21. (*h*) Profits or accrued interest on (20) credited or appropriated but not paid out | 4,909 16 | |
| | | $ 21,316 86 |
| **Liabilities to the Public.—None.** | | |
| Total liabilities | | $ 21,316 86 |

Cr. *Assets.*

| | | |
|---|---|---|
| **I.—Assets of which the Corporation is the Beneficial Owner.** | | |
| *B.—Debts secured by Mortgages of Land.* | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | $ 14,828 99 | |
| 11. (*c*) Interest due or accrued on item 9 and not included therein | 623 49 | |
| | | $ 15,452 48 |
| 12. (*d*) Of the debts mentioned in items 9 and 11 the sum of $4,800 is due by directors and officers of the Corporation. (Not extended.) | | |
| *C.—Debts not above enumerated for which the Corporation holds Securities as follows:* | | |
| 21. (*i*) Debts secured only by terminating stock or shares of the Corporation. | $ 3,883 00 | |
| 26. (*m*) Interest due or accrued on item 21 and not included herein | 175 67 | |
| | | 4,058 67 |
| *E.—Cash.* | | |
| 31. (*a*) On hand | 30 | |
| 32. (*b*) In bank | 1,805 41 | |
| | | 1,805 71 |
| Total assets | | $21,316 86 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| I.—Received by the Corporation for Its Own Use. | Col. 1. | Col. 4. |
|---|---|---|
| *A.—Balance from 31st December, 1900.* | | |
| 1. (*b*) Cash, not already shown under (1): | | |
| 2. (i) On hand | $ 25 75 | |
| 3. (ii) In bank | 29 97 | |
| | | $ 55 72 |
| *B.—Sums received Wholly or Partly on Capital Stock.* | | |
| 8. (*e*) Dues on instalment building society stock | $ 3,129 00 | 3,129 00 |
| *C.—Receipts on account of Investments, Loans or Debts.* | | |
| (*a*) On mortgages of realty: | | |
| 10. (i) Principal | 1,950 00 | |
| 11. (ii) Interest | 919 40 | |
| (*b*) On other securities: Stock loans. | | |
| 13. (i) Principal | 1,992 00 | |
| (ii) Interest or dividends | 203 55 | |
| (*c*) Unsecured debts: | | |
| 15. (ii) Interest, bank balances | 27 45 | |
| | | 5,092 40 |
| *E.—Miscellaneous.* | | |
| 20. (*c*) Membership or entry fee (being income of corporation) | 21 00 | |
| 21. (*d*) Fines | 24 70 | |
| | | 45 70 |
| *G.—Receipts from other sources.* | | |
| 30. (*a*) Bank overdraft | 1,200 00 | 1,200 00 |
| Totals | | $9,522 82 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | Col. 1. | Total. Col. 4. |
|---|---|---|
| 1. (*a*) Loaned on mortgages of realty | $ 875 00 | |
| (*b*) Loaned on stock of society | 180 00 | |
| | | $1,055 00 |

B.—*Expended on Stock Account.*

| | | |
|---|---|---|
| 11. Paid for terminating stock withdrawn | $ 346 00 | |
| 12. Paid for terminating stock matured | 2,364 00 | |
| 13. Profits paid on (11) and (12) | 1,068 66 | |
| | | 3,778 66 |

C.—*Borrowed Money.*

| | | |
|---|---|---|
| 18. (*a*) Bank account : Principal and interest | $2,407 90 | |
| 19. (*b*) Deposits : Principal, $284 ; interest, $19.10 | 303 10 | |
| | | 2,711 00 |

D.—*Management Expenses (other than foregoing.)*

| | | |
|---|---|---|
| 25. (*a*) Salaries and fees | $ 110 00 | |
| 28. (*d*) Stationery, postage, printing and advertising | 10 00 | |
| 29. (*e*) Law costs | 10 45 | |
| 30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates | 12 00 | |
| 32. (*h*) Registration fees | 30 00 | |
| | | 172 45 |

F.—*Balance.*

| | | |
|---|---|---|
| 37. (*a*) Cash on hand and in bank | | 1,805 71 |
| Totals | | $9,522 82 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable in 1902. $2,440.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits. 3½ per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 6 per cent. ; on other securities, 6 per cent.
7. Of the mortgages held by the Corporation, $14,828.99 is on realty situate in Ontario, and none elsewhere.
8. Loans written off or transferred to real estate account during 1901. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.
10. Aggregate market value of the land mortgaged to the Company. $23,000.
11. How often are the securities valued ? When loan is made.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively ? Secretary, $1,000 ; Treasurer, $1,000. Private sureties.
13. When were the Accounts of the Corporation last audited ? 31st December, 1901.
14. Name and address of the auditor for 1901 and 1902 (if appointed). F. E. Bell, Peterborough.

## THE PROVINCIAL BUILDING AND LOAN ASSOCIATION.

*Head Office, Toronto, Ontario.*

Incorporated under the Building Societies Act (R.S.O, 1887, c. 169), by declaration filed in the office of the Clerk of the Peace for the County of York on the 9th November, 1891 (Decl. Book II. 83).

The lending and the borrowing powers are governed by the Loan Corporation Act, R. S. O. 1897, c. 205 ; 1900, c.27.

### Annual Statement

Of the condition and affairs of the Provincial Building and Loan Association, of Toronto, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is in the Temple Building in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

Thomas Crawford, M.P.P., President, Toronto, Ont. ; 13th March, 1901 ; 12th March, 1902.
John Dunn, Vice-President, Toronto, Ont. " "
Wm. Galbraith, Director. Belleville, Ont. " "
J. S. Deacon, Director, Milton, Ont. " "
E. C. Davies, Managing Director, Toronto, Ont. " "
Andrew Allan, Secretary, Toronto, Ont, ; 15th March, 1897.

A. Permanent capital stock : total amount authorized, $5,000,000 ; total amount subscribed, $221,000, as more particularly set out in Schedule A hereto.

### Schedule A.

(*a*) *Fixed and permanent capital stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the corporation. |
|---|---|---|---|---|---|
| | No. Shares. | Par value of share. | — | | |
| | | $ | $ | $ | $ |
| 1. Fully called ..... | 2,210 | 100 | 221,000 | 221,000 | ..... |

List of Shareholders as at 31st December, 1901.

(Not printed.)

SCHEDULE B.

| | Prepaid. | | Instalment. | | Total. |
|---|---|---|---|---|---|
| | No. | Amount. | No. | Amount. | |
| SHARES OF TERMINATING OR WITHDRAWABLE STOCK. | | $ c. | | $ c. | $ c. |
| Number and amount in force 31st Dec., 1900.... | 4,824 | 248,246 52 | 12,254 | 286,804 66 | 535,051 18 |
| " issued during 1901 ..... | ..... | ..... .... | 297 | 60,046 20 | 60,046 20 |
| Grand total in force at any time during 1901.... | 4,824 | 248,246 52 | 12,551 | 346,850 86 | 595,097 38 |
| | No. of Shares. | Amount. | | | |
| | | $ c. | | | |
| Deduct as follows: | | | | | |
| Withdrawn and paid off during 1901.. .. ..... | 1,709 | 50,191 76 | 186 | 9,421 79 | 1,523 | 40,769 97 | 50,191 76 |
| Contribution to expense.. ..... | 15,540 15 | ..... | 5,644 50 | ..... | 9,895 65 | 15,540 15 |
| Forfeited and lapsed during 1901 ..... | 135 | 961 68 | ..... | .... ..... | 135 | 961 68 | 961 68 |
| Total deductions..... | 1,844 | 66,693 59 | 186 | 15,066 29 | 1,658 | 51,627 30 | 66,693 59 |
| Total remaining in force at 31st Dec., 1901..... | | | 4,638 | 233,180 23 | 10,893 | 295,223 56 | 528,403 79 |

SUMMARY OF TERMINATING OR WITHDRAWABLE STOCK IN FORCE AT 31ST DECEMBER, 1901.

| | | | | | |
|---|---|---|---|---|---|
| 4,638 prepaid shares at $100 per share, | $ 463,800, | on which shareholders have paid into loan fund.... | | $ | 241,216 01 |
| 10,893 instalment " 100 " | 1,089,300 | " " " .... | | | 319,659 56 |
| 15,531 | $1,553,100 | | | $ | 560,875 57 |

Total amount distributed or credited in 1901:—

(1) As interest ..... Prepaid, $8,035.78. Instalment, $24,436.00.
Rate of such interest per cent. per annum....3½ per cent. 9 per cent.

(2) As dividends out of profits ..... Prepaid, $7,073.12.
Rate or rates per cent. of such dividends ....5 and 6 per cent. on prepaid.

BALANCE SHEET AS AT 31ST DECEMBER, 1901.

DR. *Capital and Liabilities.*

| | | |
|---|---|---|
| CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS). | | |
| A.—*Permanent Capital Stock or Shares.* | | |
| 1. (*a*) Permanent capital, fully called: Total called, $221,000; total paid thereon ..... | $221,000 00 | |
| 4. (*d*) Dividends declared in respect of (1) but not paid ..... | 7,301 98 | |
| 6. (*f*) Reserve fund in respect of (1) ..... | 8,237 04 | |
| 7. (*g*) Contingent fund in respect of (1) ..... | 22,632 91 | |
| | | $259,171 93 |
| B.—*Terminating Capital Stock or Shares.* | | |
| 17. (*d*) Prepaid stock; total in force, 4,638 shares at $100 per share, on which has been paid into loan fund ..... | $233,180 23 | |
| 18. (*e*) Profits or accrued interest on (17) credited or appropriated but not yet paid..... | 8,035 78 | |
| 19. (*f*) Dividend..... | 6,905 12 | |
| 20. (*g*) Instalment stock: total issue now in force, 10,893 shares at $100 per share, on which has been paid into loan fund..... | 295,223 56 | |
| 21. (*h*) Profits or accrued interest on (20) credited or appropriated but not yet paid..... | 24,436 00 | |
| 22. (*i*) Profits or accrued interest on (20) not credited or appropriated.... .. | 1,595 84 | |
| | | 569,376 53 |
| LIABILITIES TO THE PUBLIC. | | $828,548 46 |
| 29. Debentures issued in Canada..... | | 201,800 00 |
| Total liabilities ..... | | $1,030,348 46 |

BALANCE SHEET.—*Continued..*

| CR. | *Assets.* | | |
|---|---|---|---|
| **I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.** | | | |
| *A.—Immovable Property Owned Beneficially by Corporation.* | | | |
| 5. (*b*) Freehold land (including buildings) other than foregoing | | | $ 51,443 64 |
| *B.—Debts Secured by Mortgages of Land.* | | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | | | 938,799 20 |
| *C.—Debts not above enumerated for which the Corporation holds securities as follows :* | | | |
| 21. (*i*) Debts secured by terminating stock or shares of the Corporation | | $6,469 55 | |
| 22. (*j*) Agents' balances, personal bonds | | 1,958 63 | |
| | | | 8,428 18 |
| *E.—Cash.* | | | |
| 31. (*a*) On hand | | $ 1,954 43 | |
| 32. (*b*) In bank | | 15,132 31 | |
| | | | 17,086 74 |
| *F.—Assets not hereinbefore mentioned.* | | | |
| 37. (*a*) Licenses—permanent | | $ 823 50 | |
| 38. (*b*) Interest and premiums accruing on loans to 31st December, 1901, but not yet paid | | 5,000 00 | |
| 39. (*c*) Office furniture and supplies | | 1,020 00 | |
| 40. (*d*) Debenture account | | 7,747 20 | |
| | | | 14,590 70 |
| Total assets | | | $1,130,348 46 |

CASH ACCOUNT.

*Receipts for the year ending 31st December, 1901.*

| I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE. | | | | Totals. |
|---|---|---|---|---|
| *A.—Balances from 31st December, 1900.* | (Col. 1.) | (Col. 2.) | (Col. 3.) | (Col. 4.) |
| 1. (*a*) Cash (not already shown under (1) ):— | | | | |
| 2. (i) On hand | | | | $ 2,012 17 |
| *B.—Sums received wholly or partly on Capital Stock.* | | | | |
| 4. (*a*) Calls on permanent capital | | | $ 20,250 00 | 20,250 00 |
| 8. (*e*) Dues on instalment building Society stock | | $ 59,651 59 | | 59,651 59 |
| *C.—Receipts on Account of Investments, Loans or Debts.* | | | | |
| (*a*) On mortgages of realty :— | | | | |
| 10. (i) Principal | | 121,168 78 | | 121,168 78 |
| 11. (ii) Interest and premiums | $ 83,346 45 | | | 83,346 45 |
| (*b*) On other securities :— | | | | |
| 12. (i) Principal, stock loans | | 3,985 00 | | 3,985 00 |
| *D.—Receipts from Real Estate Owned Beneficially by Corporation.* | | | | |
| 16. (*a*) Profit on sales | 82 31 | | | 82 31 |
| 17. (*b*) Rent | 2,085 11 | | | 2,085 11 |
| *E.—Miscellaneous.* | | | | |
| 19. (*b*) Transfer and withdrawal fees | 211 50 | | | 211 50 |
| 21. (*d*) Fines | 1,166 41 | | | 1,166 41 |
| *F.—Borrowed Money.* | | | | |
| 27. (*c*) Borrowed on debentures | | 125,800 00 | | 125,800 00 |
| *G.—Receipts from other sources, viz.:* | | | | |
| 30. (*a*) Commission on insurance | 988 06 | | | 988 06 |
| (*b*) Profits on withdrawals of stock | 215 84 | | | 215 84 |
| (*c*) Sundries | 4 60 | | | 4 60 |
| Totals | $ 88,100 28 | $310,605 37 | $ 20,250 00 | $420,967 92 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

| | (Col. 1.) | (Col. 2.) | Total. (Col. 4.) |
|---|---|---|---|
| **A.—*Sums Loaned or Invested on Capital Account.*** | | | |
| 1. (*a*) Loaned on mortgages of realty | | $258,738 10 | $258,738 10 |
| (*b*) Loaned or invested in other securities, viz.: | | | |
| 2. (i) Stock loans | | 3,535 60 | 3,535 60 |
| **B.—*Expended on Stock Account.*** | | | |
| 8. Dividends paid on permanent stock | $7,043 05 | | 7,043 05 |
| 9. Dividends paid on terminating stock | 7,073 12 | | 7,073 12 |
| 11. Paid for terminating stock withdrawn | | 50,191 76 | 50,191 76 |
| **C.—*Borrowed Money.*** | | | |
| 19. (*b*) Deposits: Principal, $38,543.01; interest, $876.86 | 876 86 | 38,543 01 | 39,419 87 |
| 20 (*c*) Debentures issued in Canada: Principal, $800; interest, $5,185.65 | 5,185 65 | 800 00 | 5,985 65 |
| **D.—*Management Expenses (other than foregoing).*** | | | |
| 25. (*a*) Salaries and fees | 8,084 51 | | 8,084 51 |
| 26. (*b*) Commission or brokerage | 7,616 18 | | 7,616 18 |
| 27. (*c*) Advances to agents | | 1,111 96 | 1,111 96 |
| 28. (*d*) Stationery, postage, printing advertising, telegrams, etc | 2,043 87 | | 2,043 87 |
| 29. (*e*) Law costs | 470 50 | | 470 50 |
| 30. (*f*) Rent, light, heat and attendance | 1,049 84 | | 1,049 84 |
| 31. (*g*) Travelling expenses | 695 80 | | 695 80 |
| 32. (*h*) Registration fee | 80 00 | | 80 00 |
| (*i*) Ontario and municipal taxes | 580 13 | | 580 13 |
| **E.—*Other Expenditures, viz.*** | | | |
| 33. (*a*) Costs of exchange | 510 32 | | 510 32 |
| 34. (*b*) Sundries in expense account | 293 03 | | 293 03 |
| 35. (*c*) Discount advance payments | 66 31 | | 66 31 |
| 36. (*d*) Sundries, (including insurance, taxes, repairs, furniture, etc | | 9,291 48 | 9,291 48 |
| **F.—*Balance.*** | | | |
| 37. (*a*) Cash on hand and in bank | | | 17,086 74 |
| Totals | $41,669 17 | $362,211 91 | $420,967 82 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of Debentures issued by the Corporation in Canada which will mature in 1902, $8,600.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. None.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, none; on debentures, 5 per cent.; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty from 9 to 10⅝ per cent.; on other securities, 10⅝ per cent.
7. Of the mortgages held by the Corporation $224,282 is on realty situate in Ontario; and $714,517 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901, No. 5; amount, $3,976.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901 number 9; amount, $7,350.
10. Aggregate market value of the land mortgaged to the Corporation, $2,086,220.
11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) What officers of the Corporation are under bond? and for what sum respectively? Managing director, $2,500; secretary, $2,500; clerk, $1,500; two clerks, $1,000 each and two clerks at $500 each. By Guarantee Company.
13. When were the accounts of the Corporation last audited? 15th February, 1902.
14. Names and address of the auditors respectively for 1901, Harry Vigeon, F.C.A., Toronto, Ont.; John Rogerson, Barrie, Ont.; for 1902, not yet appointed.

## THE RELIANCE LOAN AND SAVINGS COMPANY OF ONTARIO.

*Head Office, Toronto, Ontario.*

Incorporated under the Buildings Societies' Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of York, on the 2nd March, 1893. (Decl. Book II., 95.) The original corporate name was "The Excelsior Loan and Savings Union," which name was by Order-in-Council of Ontario, 24th June, 1895, changed to "The Reliance Loan and Savings Company of Ontario." (*Ibid.*)

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Reliance Loan and Savings Company, of Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 84 King street east, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :—

| | | | |
|---|---|---|---|
| Hon. John Dryden, President, | Toronto ; | 4th March, 1901 ; | 3rd March, 1902. |
| James Gunn, Vice-President, | " | " | " |
| David Kemp, Director, | " | " | " |
| Rev. G. I. Taylor, Director, | " | " | " |
| R. T. Shiell, M.B., | " | " | " |
| Alfred Macdougall, | " | " | " |
| George Gillies, | " | " | " |
| John Blacklock, Manager, | " | | |
| W. N. Dollar, Secretary, | " | | |

A.—Permanent capital stock : Total amount authorized, $2,500,000 ; total amount subscribed, $533,290, as more particularly set out in Schedule A hereto.

### SCHEDULE A.

*(a)—Fixed and permanent capital stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | No of shares. | Par value of shares. | —— | | |
| | | $ | $ | $ | $ |
| 1. Fully called..... | 53,329 | 10 | 533,290 | 533,290 | ..... |

List of Shareholders as at 31st December, 1901.

(Not printed.)

SCHEDULE B.

| | Prepaid. | | Instalment. | | Total |
|---|---|---|---|---|---|
| | No. | Amount | No. | Amount. | |
| SHARES OF TERMINATING OR WITHDRAWABLE STOCK. | | $ | | $ | $ |
| Number and amount in force at 31st December, 1900 | 3,907 | 390,700 | 21,666 | 2,166,600 | 2,557,300 |
| " " issued during 1901 | 399 | 39,900 | 1,376 | 137,600 | 177,500 |
| Gross total in force at any time during 1901 | 4,306 | 430,600 | 23,042 | 2,304,200 | 2,734,800 |
| Deduct as follows: (No. of shares / Amount $ c.) | | | | | |
| Withdrawn and paid off during 1901 (4,248 / 89,798 10) | | | | | |
| Converted into permanent shares (2,057 / 50,050 84) | | | | | |
| Total deduction (6,305 / 139,848 94) | 158 | 15,800 | 6,147 | 614,700 | 630,500 |
| Net total remaining in force at 31st December, 1901 | 4,148 | 414,800 | 16,895 | 1,689,500 | 2,104,300 |

SUMMARY OF TERMINATING OR WITHDRAWABLE STOCK IN FORCE 31ST DECEMBER, 1901.

| | | | | | |
|---|---|---|---|---|---|
| 4,148 shares prepaid stock at $100 per share, | $414,800, | on which | 33 | shareholders have paid into Loan Fund, | $164,571 11 |
| 16,895 shares instalment stock at $100 " | 1,689,500 | " | 2,860 | " " | 263,223 77 |
| 21,043 | $2,104,300 | | 3,195 | | $427,794 88 |

Total amount distributed or credited in 1901:
(2) As dividends out of profits ..... $29,293 72
Rate or rates per cent. of such dividends: Prepaid, 5 per cent.; Instalment, 9 per cent.

BALANCE SHEET AS AT 31ST DECEMBER, 1901.

DR. *Capital and Liabilities.*

| | | |
|---|---|---|
| CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS.) | | |
| A.—*Permanent Capital Stock or Shares.* | | |
| 1. (*a*) Permanent capital stock fully called: Total called, $533,290; total paid thereon | 533,290 00 | |
| 4. (*d*) Dividends declared in respect of (1) but not yet paid | 19,356 29 | |
| 6. (*f*) Reserve fund in respect of (1) | 11,544 91 | |
| | | $564,191 30 |
| B.—*Terminating Capital Stock or Shares.* | | |
| 17. (*d*) Prepaid stock: total in force, 4,148 shares at $100 per share, on which has been paid into Loan Fund | $164,571 11 | |
| 18. (*e*) Profits or accrued interest on 17 credited or appropriated but not yet paid | 4,196 89 | |
| 20. (*g*) Instalment stock total issue now in force, 16,895 shares at $100 per share, on which has been paid in Loan Fund | 263,223 77 | |
| C.—*Liabilities to Stockholders or Shareholders other than as already shown under A or B, viz.:* | | |
| 24. Interest paid in advance | 123 32 | |
| | | 432,115 09 |
| | | $996,306 39 |
| LIABILITIES TO THE PUBLIC. | | |
| 29. Debentures issued in Canada | $ 18,700 00 | |
| 30. Interest accrued on (29) | 224 88 | |
| 37. Owing to banks | 10,000 00 | |
| 39. Due on loans in process of completion or to pay assumed mortgages | 11,000 00 | |
| 41. Sundry accounts | 622 33 | |
| | | 40,547 21 |
| Total liabilities | | $1,036,853 60 |

BALANCE SHEET.—*Continued.*

CR. *Assets.*

| | | | |
|---|---|---|---|
| **I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.** | | | |
| *A.—Immovable Property Owned Beneficially by Corporation.* | | | |
| (i) Office premises, Toronto, held in freehold | | $17,320 68 | |
| (*b*) Freehold land (including buildings) | | 13,299 59 | |
| | | | $ 30,620 27 |
| *B.—Debts Secured by Mortgages of Land.* | | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | | $950,309 38 | |
| 11. (*c*) Interest due or accrued on item 9 and not included therein | | 5,223 60 | |
| | | | 955,532 98 |
| *C.—Debts not above Enumerated for which the Corporation holds Securities as follows:* | | | |
| 20. (*h*) Debts secured only by permanent stock or shares of the Corporation. | | $3,190 69 | |
| 21. (*i*) Debts secured only by terminating stock or shares of the Corporation. | | 10,616 38 | |
| 22. (*j*) Agents balances secured by bonds | | 1,738 10 | |
| 26. (*n*) Interest due and accrued on items 20, 21 and 22 and not included therein | | 211 45 | |
| | | | 15,756 62 |
| *D.—Unsecured Debts.* | | | |
| 27. (*a*) Rents due and accrued | | $301 00 | 301 00 |
| *E.—Cash.* | | | |
| 31. (*a*) On hand | | 941 29 | |
| 32. (*b*) In banks | | 26,606 43 | |
| | | | 26,547 72 |
| *F.—Assets not hereinbefore mentioned.* | | | |
| 37. (*a*) Charter account | | $1,000 00 | |
| 38. (*b*) Licenses | | 518 80 | |
| 39. (*c*) Office furniture | | 738 67 | |
| 40. (*d*) Conversion account | | 5,837 54 | |
| | | | 8,095 01 |
| Total assets | | | $1,036,853 60 |

CASH ACCOUNT.

*Receipts for the year ending 31st December, 1901.*

| | | | | | Total |
|---|---|---|---|---|---|
| **I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.** *Balance from 31st December, 1900.* | (Col. 1.) | (Col. 2.) | (Col. 3.) | | (Col. 4.) |
| (*b*) Cash (not already shown under (1)): | | | | | |
| 2. (i) On hand | | | | $ | 71 32 |
| 3. (ii) In bank | | | | | 23,566 39 |
| *B.—Sums Received Wholly or Partly on Capital Stock.* | | | | | |
| 4. (*a*) Calls on permanent capital stock | | | $41,893 35 | | |
| 5. (*b*) Premiums on 4 | | | 1,182 86 | | |
| 7. (*d*) Sales of prepaid building society stock | | $16,524 96 | | | |
| 8. (*e*) Dues on instalment building society stock | | 86,960 39 | | | |
| *C.—Receipts on Account of Investments, Loans or Debts.* | | | | | |
| (*a*) On mortgages of realty:— | | | | | |
| 10. (i) Principal | $83,678 19 | | | | |
| 11. (ii) Interest and premium | 74,480 64 | | | | |
| (*b*) On other securities:— | | | | | |
| 12 (i) Principal | 11,109 74 | | | | |
| (*c*) Secured debts:— | | | | | |
| Agents' advances repaid | 1,567 88 | | | | |
| *D.—Receipts from Real Estate Owned Beneficially by Corporation.* | | | | | |
| 16. (*a*) Sales | 578 96 | | | | |
| 17. (*b*) Rents | 852 98 | | | | |
| *E.—Miscellaneous.* | | | | | |
| 18. (*a*) Commission, brokerage (or remuneration as corporate agent or trustee) | 1,040 80 | | | | |
| 24. (*g*) Conversion of terminating stock into permanent stock | | | 50,050 84 | | |
| | | | | | 93,127 05 |
| *F.—Borrowed Money.* | | | | | |
| 27. (*c*) Borrowed on debentures | 18,200 00 | | | | 103,485 35 |
| *G.—Receipts from other sources, viz.:* | | | | | |
| 30. (*a*) Transfer fees | 94 00 | | | | |
| (*b*) Expense fund, less amount retained by and paid to agents as commission | 10,832 94 | | | | |
| (*c*) Suspense account | 17 79 | | | | |
| Totals | $202,453 92 | $103,485 35 | $93,127 05 | $ | 422,704 03 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

| | (Col. 1.) | (Col. 2.) | Total. (Col. 4.) |
|---|---|---|---|
| **I.—EXPENDED ON CORPORATION ACCOUNT.** | | | |
| **A.—*Sums Loaned or Invested on Capital Account.*** | | | |
| 1. (*a*) Loaned on mortgages of realty | $166,783 21 | | |
| (*b*) Loaned or invested in other securities | 8,058 91 | | |
| 6. (*c*) Real estate purchased including office premises | 5,536 19 | | |
| **B.—*Expended on Stock Account.*** | | | |
| 8. Dividends paid on permanent stock | 27,337 32 | | |
| 9. Dividends paid on terminating stock | 8,130 87 | | |
| 11. Paid for terminating stock withdrawn | | $89,798 10 | |
| 13. Profits paid on (11) | | 5,554 87 | |
| 16. Terminating stock converted into permanent | | 50,050 84 | 145,403 81 |
| **C.—*Borrowed Money.*** | | | |
| 18. (*a*) Bank advances : Principal, $10,000 ; interest, $593.97 | 10,593 97 | | |
| 20. (*c*) Debentures issued in Canada, interest | 266 69 | | |
| **D.—*Management Expenses (other than foregoing).*** | | | |
| 25. (*a*) Salaries and fees | 9,046 14 | | |
| 26. (*b*) Commission or brokerage | 4,878 83 | | |
| 28. (*d*) Stationery, postage, printing and advertising | 1,357 60 | | |
| 29. (*e*) Law costs | 73 25 | | |
| 30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates | 1,574 57 | | |
| 31. (*g*) Travelling expenses | 87 25 | | |
| 32. (*h*) Registration fees and taxes (Ontario, $588.30) | 1,059 78 | | |
| **E.—*Other Expenditures.*** | | | |
| 33. (*a*) Office furniture | 130 38 | | |
| 34. (*b*) Conversion account | 5,837 54 | | |
| **F.—*Balance.*** | | | |
| (*b*) Cash on hand and in banks | 26,547 72 | | 277,300 22 |
| Totals | $277,300 22 | $145,403 81 | $422,704 03 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of Debentures issued by the Corporation in Canada which will mature in 1902. None.
2. Amount of Debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of sureties held by the Corporation which will mature and become payable to the Corporation in 1902. None.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, none ; on debentures 5% ; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty and on other securities, 7½, 8½ and 9 %.
7. Of the mortgages held by the Corporation $198,072.36 is on realty situate in Ontario, and $752,237 02 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901, $2,373.42.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. No. 4 ; amount, $2,373.42.
10. Aggregate market value of the land mortgaged to the Corporation, $1,841,322.
11. How often are the securities held by the Corporation valued ? When default is made in payment.
12. (*a*) What officers of the Corporation are under bond, and for what sum respectively ? Manager and Secretary, $3,000 each Accountant, $1,000, and Clerks, $3,000. By Guarantee Companies.
13. When were the accounts of the Corporation last audited ? Monthly during year 1901.
14. Names and addresses of the auditors for 1901. W. H. Cross, F.C.A., Toronto, Ont.; S. J. Stammers, Toronto, Ont.

## THE STRATFORD BUILDING AND SAVINGS SOCIETY.

*Head Office, Stratford, Ontario.*

Incorporated under the Building Societies Acts (R.S.O. 1887, c. 169), by declaration filed with the Clerk of the Peace for the County of Perth on the 23rd August, 1889, (Decl. Book I, 19.)

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Stratford Building and Savings Society, of Stratford, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario pursuant to the laws of the said Province.

The head office of the Corporation is on corner of Market and Albert Streets, in the City of Stratford, in the Province of Ontario.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | | |
|---|---|---|---|
| Michael F. Goodwin, President, | Stratford ; | 1st November, 1901, | 7th November, 1902. |
| Joseph Baxter, Vice-President, | " | " | " |
| John Brown, M.P.P., Director, | " | " | " |
| Thomas Savage, | " | " | " |
| C. F. Neild, | " | " | " |
| James Barker, | " | " | " |
| J. P. Mabee, K.C., | " | " | " |
| H. G. Hopkirk, | " London ; | " | " |
| Nelson Monteith, M.P.P., Director, | Stratford ; | " | " |
| D. B. Burritt, Manager and Secretary, | Stratford. | | |

A. Permanent capital stock : total amount authorized, not fixed ; total amount subscribed, $11,600, as more particularly set out in Schedule A hereto.

### Schedule A.

*(a) Fixed and Permanent capital stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the corporation. |
|---|---|---|---|---|---|
| | No. of shares. | Par value of shares. | —— | | |
| | | $ | $ c. | $ c. | $ c. |
| 1. Fully paid | 65 | 100 | 6,500 00 | 6,500 00 | ..... |
| 2. Partly paid | 51 | 100 | 5,100 00 | 627 93 | 4,472 07 |
| Totals | 116 | ..... | 11 600 00 | 7,127 93 | 4,472 07 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

SCHEDULE B.

| Shares of Terminating or Withdrawable Stock. | Fully paid | | Instalment. | | Total. |
|---|---|---|---|---|---|
| | No. | Amount. | No. | Amount. | |
| | | $ | | $ | $ |
| Number and amount in force at 31st Dec., 1900.. | 114 | 22,800 | 738 | 147,600 | 170,400 |
| " issued during 1901 ..... | 3 | 600 | 136 | 27,200 | 27,800 |
| Gross total in force at any time in 1901..... | 117 | 23,400 | 874 | 174,800 | 198,200 |
| Deduct as follows: | No. of shares. | Amount. | | | |
| Withdrawn and paid off during 1901 ..... | 167 | $ 33,400 | | | |
| Total deductions..... | 167 | 33,400 | 10 | 2,000 | 157 | 31,400 | 33,400 |
| Net total remaining in force at 31st Dec , 1901 .. | 107 | 21,400 | 717 | 143,400 | 164,800 |

SUMMARY OF TERMINATING OR WITHDRAWABLE STOCK IN FORCE 31ST DECEMBER, 1901.

107 Shares fully paid stock at $200 per share, $ 21,400 on which 21 shareholders have paid into Loan Fund ..... ..... 21,400 00
717 " instalment " 200 " 143,400 " 150 " " " " 61,840 30
824 164,800 171 $83,240 30

Total amount distributed or credited in 1901.
(1) As interest, $177.94 ; Rate 5 per cent.
(2) As dividends out of profits, $5,098.55. Rate, not less than 5 or more than 6 per cent.

BALANCE SHEET AS AT 31ST DECEMBER, 1901.

DR. *Capital and Liabilities..*

CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS.)

A.—*Permanent Capital Stock or Shares.*

| | | |
|---|---|---|
| 8. (*h*) Instalment permanent stock (payable by fixed periodical payments): total subscribed, $11,600, on which has been paid ..... | | $ 7,127 93 |

B.—*Terminating Capital Stock or Shares.*

| | | |
|---|---|---|
| 14. (*a*) Fully paid stock: total in force, 107 shares at $200 per share, carried to Loan Fund ..... | $ 21,400 00 | |
| 20. (*o*) Instalment stock: total issue now in force, 717 shares at $200 per share, $147,400, on which has been paid into Loan Fund .... ..... | 49,069 93 | |
| 21. (*h*) Profits or accrued interest on (20) credited or appropriated but not yet paid..... ..... .... ..... .. .... | 12,770 37 | |
| | | 83,240 30 |

C.—*Liabilities to Stockholders or Shareholders other than already shown under A and B, viz :*

| | | |
|---|---|---|
| 24. Balance at credit of profit and loss account . ..... ..... ... | 3,825 79 | |
| 26. Interest, Premiums, etc., received since books were last closed ..... | 1,002 15 | |
| | | 4,827 94 |
| | | 95,196 17 |

LIABILITIES TO THE PUBLIC.

| | | |
|---|---|---|
| 37. Owing to books (including interest due or accrued) ..... ..... | 8,600 00 | |
| 39 Due on loans in process of completion or to pay assumed mortgages..... | 346 13 | |
| 41. Rents (net) on mortgaged property ..... ..... ..... .... | 107 98 | |
| 42. Outstanding cheques .... .... .... ..... ..... ..... | 249 49 | |
| | | 9,303 60 |
| Total liabilities ..... ..... | | $104,499 77 |

BALANCE SHEET.—*Continued.*

*Assets.*

CR.

| | | | |
|---|---|---|---|
| 1. ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER. | | | |
| A.—*Immovable Property owned Beneficially by Corporation.* | | | |
| 5. (*b*) Freehold land (including buildings) other than foregoing | | | $ 4,099 76 |
| B.—*Debts Secured by Mortgages of Land.* | | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | | $ 89,830 50 | |
| 10. (*b*) Debts secured by mortgaged land held for sale | | 2,500 00 | |
| 12. (*d*) Of the debts mentioned in items 9 and 10 the sum of $1.000 is due by directors or officers of the Corporation. *Not extended.* | | | 92,330 50 |
| C.—*Debts not above Enumerated for which the Corporation holds Securities as follows* : | | | |
| 21. (*i*) Debts secured only by terminating stock or shares of the Corporation | | | 4,539 00 |
| E.—*Cash.* | | | |
| 31. (*a*) On hand | | 214 83 | |
| 32. (*b*) In bank | | 1,480 20 | |
| | | | 1,695 03 |
| F.—*Assets not hereinbefore mentioned.* | | | |
| 37. (*a*) Arrears of interest, rents etc. due and accrued | | 1,125 58 | |
| 38. (*b*) Insurance, taxes and repairs on real estate and mortgaged property | | 231 56 | |
| 40. (*d*) Personal accounts secured | | 135 00 | |
| 41. (*e*) Costs of management since last closing of books, Sept. 30th, 1901 | | 343 34 | |
| | | | 1,835 48 |
| Total assets | | | $ 104,499 77 |

CASH ACCOUNT.

*Receipts for the year ending 31st December, 1901.*

| I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE. | (Col. 1.) | (Col. 2.) | (Col. 3.) | (Total Col. 4.) |
|---|---|---|---|---|
| A.—*Balance from 31st December, 1900.* | | | | |
| 2. (*b*) Cash (not already shown under (1) ). (i) On hand | | | | $ 1,514 39 |
| B.—*Sums Received Wholly or Partly on Capital Stock.* | | | | |
| 4. (*b*) Calls on permanent capital stock | | | 1,043 36 | 1,043 36 |
| 6. (*c*) Sales of fully paid building society stock | | 600 00 | | 600 00 |
| 8. (*e*) Dues on instalment building society stock | | 10,028 60 | | 10,028 60 |
| C.—*Receipts on Account of Investments, Loans or Debts.* | | | | |
| (*a*) On mortgages of realty : | | | | |
| 10. (i) Principal | | | | 12,522 30 |
| 11. (ii) Interest | | 4,940 05 | | 4,940 05 |
| (*b*) On other securities: | | | | |
| 12. (i) Principal | | | | 5,491 00 |
| (ii) Interest or dividends | | 193 51 | | 193 51 |
| D.—*Receipts from Real Estate Owned Beneficially by Corporation.* | | | | |
| 16. (*a*) Sales | | | | 1,235 00 |
| 17. (*b*) Rent | | 293 50 | | 293 50 |
| (*c*) Rent from mortgaged property | | | | 425 55 |
| E.—*Miscellaneous.* | | | | |
| 20. (*c*) Membership or entry fees (being income of Corporation) | | 32 75 | | |
| 21. (*d*) Fines | | 16 94 | | |
| | | | | 49 69 |
| 25. (*a*) Bank or other advances discounts or overdrafts | | | | 25,800 00 |
| G.—*Receipts from other sources, viz* :— | | | | |
| 30. (*a*) Outstanding cheques | | | | 249 49 |
| (*b*) Loan expenses | | | | 72 45 |
| (*c*) Office rents | | 100 00 | | 100 00 |
| (*d*) Discounts on withdrawals | | 149 48 | | 149 48 |
| (*e*) Sundries | | | | 1,019 25 |
| Totals | $5,726 23 | $10,628 60 | $1,043 36 | $ 65,727 62 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

| | (Col. 1.) | (Col. 2.) | Total. (Col 4) |
|---|---|---|---|
| *A.—Sums Loaned or Invested on Capital Account.* | | | |
| 1. (*a*) Loaned on mortgages of realty | | | $13,938 87 |
| 2. (*b*) Loaned on other securities | | | 6,370 00 |
| 6. (*c*) Real estate purchased | | | 22 45 |
| (*e*) Insurances or taxes advanced on property mortgaged to the Corporation | | | 150 09 |
| *B.—Expended on Stock Account.* | | | |
| 8. Dividends paid on permanent stock | $329 90 | | |
| 9. Dividends paid on terminating stock | 2,199 85 | | |
| 10. Interest paid on terminating stock | 177 94 | | |
| | | | 2,707 69 |
| 11. Paid for terminating stock withdrawn | | $8,656 06 | |
| 12. Paid for terminating stock matured | | 9,359 37 | |
| 13. Profits paid on (11) | | 4,227 05 | |
| | | | 22,242 48 |
| C.—*Borrowed Money other than foregoing or Interest thereon paid, viz.:* | | | |
| 18. (*a*) Bank account: Principal and interest | | | 17,318 25 |
| 19. (*b*) Deposits: Principal, $1.00; interest, .50 | | | 1 50 |
| *D.—Management Expenses (other than foregoing)* | | | |
| 25. (*a*) Salaries and fees | $460 00 | | |
| 26. (*b*) Commission or brokerage | 8 00 | | |
| 28. (*d*) Stationery, postage, printing and advertising | 70 29 | | |
| 30. (*f*) Fuel, rent, taxes (other than item 7 and 32) and rates | 331 99 | | |
| 31. (*g*) Travelling expenses | 10 75 | | |
| 32. (*h*) Registration fees | 30 00 | | |
| Directors' fees | 72 00 | | |
| *E.—Other Expenditures, viz:* | | | |
| 33. (*a*) Manager's bond | 25 00 | | |
| 34. (*b*) Provincial tax | 65 00 | | |
| | | | 1,073 03 |
| 35. (*c*) Expenses on loans | | | 73 45 |
| 36. (*d*) Insurance, taxes, etc., on real estate | 134 78 | | 134 78 |
| *F.—Balance.* | | | |
| 37. (*a*) Cash on hand and in bank | | | 1,695 03 |
| Totals | | | $65,727 62 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

3. Amount of other existing obligations which will mature in 1902, $8,849.49.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, $3,490.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 4 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 7 per cent.; on other securities, 8 per cent.
7. Of the mortgages held by the Corporation, $92,330.50 is on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1901. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken in 1901. No. 1; amount, $2,500.
10. Aggregate market value of land mortgaged to the Corporation, $198,200.
11. How often are the securities held by the Corporation valued? When loan is accepted.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $5,000. By Guarantee Company.
13. When were the accounts of the Corporation last audited? September 30th, 1901, and partially since.
14. Names and addresses of the auditors: J. R. Stuart and R. R. Neild, Stratford; J. R. Stuart and F. J. Scarff, Stratford.

## THE GLOBE SAVINGS AND LOAN COMPANY.

*Head Office, Toronto, Ontario.*

Incorporated under the Building Societies' Act, (R. S. O. 1887, c. 169), by declaration filed with the Clerk of the Peace for the County of York, on the 9th February, 1892. (Decl. Book II, 89.)

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

### Annual Statement

Of the condition and affairs of The Globe Savings and Loan Company, of Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 73 Victoria street in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective term of office :

E. F. B. Johnson, K.C., President, Toronto, Ont.; 12th February, 1901; 22nd February, 1902.
John Fleet, Vice-President, " " "
Henry Lowndes, Director, " " "
Lt.-Col. A. H. Macdonald, K.C., Director, Guelph; " "
E. W. Day, Managing Director and Secretary, Toronto.

A. Permanent capital stock: total amount authorized, $1,000,000; total amount subscribed, $999,535, as more particularly set out in Schedule A hereto.

### Schedule A.

*(a)—Fixed and Permanent capital stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st Dec., 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | No. of Shares. | Par value of Shares. | — | | |
| | | $ | $ | $ | $ |
| 1. Fully called | 17,824 | 100; 65; 20 | 661,035 | 443,406 68 | 217,628 32 |
| 2. Partly called | 3,385 | 100 | 338,500 | 38,863 83 | 299,636 17 |
| Totals | 21,209 | | 999,535 | 482,270 51 | 517,264 49 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

SCHEDULE B.

| | Fully paid. | | Prepaid. | | Instalment. | | Total. |
|---|---|---|---|---|---|---|---|
| | No. | Amount | No. | Amount | No. | Amount. | |
| SHARES OF TERMINATING OR WITHDRAWABLE STOCK. | | $ | | $ | | $ | $ |
| Number and amount in force at 31st Dec. 1900. | 39 | 3,900 | 578 | 57,800 | 5,989¼ | 598,925 | 660,625 |
| " " issued during 1901 ..... | .... | .... | .... | ..... | ..... | ..... | ..... |
| Gross total in force at any time in 1901.. ..... | 39 | 3,900 | 578 | 57,800 | 5,989¼ | 598,925 | 660,625 |
| Deduct as follows: (No. of shares / Amount) | | | | | | | |
| Withdrawn and paid off during 1901..... 1,123¾ / $ 112,375 | .... | ..... | 89 | 8,900 | 1,034¾ | 103,475 | 112,375 |
| Total deductions . ..... | ..... | ..... | .... | ..... | 89 / 8,900 | 1,034¾ / 103,475 | 112,375 |
| Net total remaining in force at 31st Dec. 1901. | 39 | 3,900 | 489 | 48,900 | 4,954½ | 495,450 | 548,250 |

SUMMARY OF TERMINATING OR WITHDRAWABLE STOCK IN FORCE AT 31ST DECEMBER, 1901.

| | | | | | |
|---|---|---|---|---|---|
| 39 shares fully paid stock at $100 per share, $3,900 on which shareholders have paid into Loan Fund..... | | | | | $3,900 00 |
| 489 shares prepaid stock at 100 " | 48,900 | " | " | " | 31,516 59 |
| 4954½ shares instalment stock at 100 " | 495,450 | " | " | " | 200,238 91 |
| 5482½ Totals..... | $548,250 | | | | $235,655 50 |

Total amount distributed or credited in 1901 :

| | |
|---|---|
| (1) As interest..... | $ 162 95 |
| Rate of such interest per cent. per annum, 5 per cent. | |
| (2) As dividends out of profits..... | 13,137 95 |
| Rate or rates per cent. of such dividends, 5 per cent. | |

BALANCE SHEET AS AT 31ST DECEMBER, 1901.

DR. *Capital and Liabilities.*

CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS).

A.— *Permanent Capital Stock or Shares.*

| | | |
|---|---|---|
| 1. (*a*) Ordinary permanent capital fully called : total called, $661,335 ; total paid thereon ..... | $443,406 68 | |
| 2. (*b*) Ordinary permanent capital, .. per cent. called ; total paid thereon .. | 38,863 83 | |
| 4. (*d*) Dividends declared in respect of (1) and (2) but not yet paid..... | 12,136 13 | |
| 6. (*f*) Reserve fund in respect of (1) and (2)..... | 32,556 55 | |
| | | $ 526,963 19 |

B.—*Terminating Capital Stock or Shares.*

| | | |
|---|---|---|
| 14. (*a*) Fully paid stock: Total in force 39 shares at $100 per share carried to Loan Fund..... | $3,900 00 | |
| 17. (*d*) Prepaid stock: Total in force 489 shares at $100 per share, on which has been paid into Loan Fund ..... | 31,516 59 | |
| 20. (*g*) Instalment stock: Total issue now in force 4,954½ shares at $100, on which has been paid into Loan Fund..... | 200,238 91 | |
| | | 235,655 50 |

LIABILITIES TO THE PUBLIC.

| | | |
|---|---|---|
| 27. Deposits : Payable on notice ..... | $25,333 78 | |
| 29. Debentures issued in Canada ..... | 98,050 00 | |
| 30. Interest due and accrued on (29) ..... | 1,594 87 | |
| 39. Due on loans in process of completion or to pay assumed mortgages ..... | 20,335 00 | |
| 40. Other liabilities to the public, viz.: | | |
| 41. Sundry open accounts ..... | 2,406 76 | |
| | | 147,720 41 |
| Total liabilities . ..... | | $910,339 |

BALANCE SHEET.—*Continued.*

*Assets.*

CR.

| | | | |
|---|---|---|---|
| | I.—ASSETS OF WHICH THE CORPORATION IS BENEFICIAL OWNER. | | |
| | A.—*Immovable Property owned Beneficially by Corporation.* | | |
| 5. | (*b*) Freehold land (including buildings) other than foregoing | $29,884 84 | |
| 6. | (*c*) Leasehold land " " " " | 725 00 | $30,609 84 |
| | B.—*Debts secured by Mortgages of Land.* | | |
| 9. | (*a*) Debts (other than item 10) secured by mortgages of land | | 822,327 61 |
| | C.—*Debts not above enumerated for which the Corporation holds Securities as follows :* | | |
| 20. | (*h*) Debts secured only by permanent stock or shares of the Corporation | 15,135 84 | |
| 21. | (*i*) Debts secured only by terminating stock or shares of the Corporation | 8,515 62 | |
| 22. | (*j*) Debts secured by loans on stock and life insurance policies assigned | 7,048 26 | 30,699 72 |
| | E.—*Cash.* | | |
| 31. | (*a*) On hand | 2,187 46 | |
| 32. | (*b*) In banks | 23,602 97 | 25,790 43 |
| | F.—*Assets not hereinbefore mentioned.* | | |
| 37. | (*a*) Office fittings | | 911 50 |
| | Total assets | | $910,339 10 |

CASH ACCOUNT.

*Receipts for the year ending 31st December, 1901.*

| | | | | | |
|---|---|---|---|---|---|
| | I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE. | | | | |
| | A.—*Balance from 31st December, 1900.* | | | | |
| | (*b*) Cash (not already shown under (1) :— | (Col. 1.) | (Col. 2.) | (Col. 3.) | (Col. 4.) |
| 2. | (i) On hand | .... | .... | .... | $3,744 35 |
| 3. | (ii) In bank | .... | .... | .... | 21,905 66 |
| | B.—*Sums received wholly or partly on Capital Stock.* | | | | |
| 4. | (*a*) Call on permanent capital | .... | .... | $8,950 00 | 8,950 00 |
| 5. | (*b*) Premiums on (4) | $136 22 | .... | .... | 136 22 |
| 8. | (*e*) Dues on instalment building society stock | .... | $39,104 73 | .... | 39,104 73 |
| | C.—*Receipts on account of Investments, Loans, or Debts.* | | | | |
| | (*a*) On mortgages of realty :— | | | | |
| 10. | (i) Principal | .... | .... | .... | 165,257 92 |
| 11. | (ii) Interest | 70,950 69 | .... | .... | 70,950 69 |
| | (*b*) On other securities : | | | | |
| 13. | (ii) Interest | 2,384 88 | | | 2,384 88 |
| | D.—*Receipts from Real Estate.* | | | | |
| 16. | (*a*) Sales | | .... | .... | 7,846 00 |
| 17. | (*b*) Rents | 1,524 71 | .... | .... | 1,524 71 |
| | F.—*Borrowed Money.* | | | | |
| 26. | (*b*) Borrowed by taking deposits | | .... | .... | 65,269 86 |
| 27. | (*c*) Borrowed on debentures | | .... | .... | 93,100 00 |
| | G.—*Receipts from other sources, viz.* | | | | |
| 30. | (*a*) Transfer fees, etc | 32 28 | .... | .... | 32 28 |
| | (*b*) Accrued interest | | .... | .... | 39 53 |
| | (*c*) Dividend account | | .... | .... | 243 91 |
| | (*d*) Open accounts | | .... | .... | 299 31 |
| | Totals | $75,028 78 | $39,104 73 | $8,950 00 | $420,730 05 |

CASH ACCOUNT—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

| | I.—EXPENDED ON CORPORATION ACCOUNT. | (Col. 1.) | (Col. 2.) | (Col. 4.) |
|---|---|---|---|---|
| | A.—*Sums Loaned or Invested on Capital Account.* | | | |
| 1. | (*a*) Loaned on mortgages of realty | .... | .... | $186,561 53 |
| | (*b*) Loaned or invested in other securities, viz. : | | | |
| 2. | (i) Company's shares | .... | .... | 5,196 65 |
| | (ii) Stocks and life insurance policies | .... | .... | 4,348 47 |
| 6. | (*c*) Real estate purchased | .... | .... | 12,091 90 |
| | (*f*) Written off real estate | .... | .... | 3,068 96 |
| | E.—*Expended on Stock Account.* | | | |
| 8. | Dividends paid on permanent stock | $23,897 02 | .... | 23,897 02 |
| 9. | Dividends paid on terminating stock | 13,137 95 | ... | |
| 10. | Interest on terminating stock | 162 95 | .... | 13,300 90 |
| 11. | Paid for terminating stock withdrawn | | $37,195 95 | 37,195 95 |
| | C.—*Borrowed Money other than foregoing or Interest thereon Paid, viz.:* | | | |
| 19. | (*b*) Deposits : Principal, $59,424.87 ; interest, $950.60 | | | 60,375 47 |
| 20. | (*c*) Debentures issued in Canada : Principal, $28,600 ; interest. $4,479.68 | | | 33,079 68 |
| | D.—*Management Expenses (other than foregoing).* | | | |
| 25. | (*a*) Salaries and fees | 6,930 20 | | |
| 26. | (*b*) Commission or brokerage | 4,246 42 | | |
| 28. | (*d*) Stationery, postage, printing and advertising | 942 17 | | |
| 29. | (*e*) Law costs | 392 83 | | |
| 30. | (*f*) Rent (other than 7 and 32) and general expenses | 1,223 68 | | |
| 31. | (*g*) Travelling expenses | 639 25 | | |
| 32. | (*h*) Registration fee (included in 33 (*a*) | | | 14,374 55 |
| | *E.—Other Expenditures, viz.:* | | | |
| 33. | (*a*) Municipal and Provincial taxes | | | 1,047 21 |
| 34. | (*b*) Office fittings | | | 11 50 |
| 35 | (*c*) Sundry personal accounts | | | 389 83 |
| | F.—*Balance.* | | | |
| 37. | (*a*) Cash on hand and in banks | | | 25,790 43 |
| | Totals | $51,572 47 | $37,195 95 | $420,730 05 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902, $5,300.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. $2,200.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. None.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 4 per cent ; on debentures, 4.75 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 6 to 10½ per cent.; on other securities, 7 to 10 per cent.
7. Of the mortgages held by the Corporation, $116,952.59 is on realty situate in Ontario, and $705,375.02 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901, $12,091.90.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken in 1901? No. 18 ; amount, $10,249.25.
10. Aggregate market value of land mortgaged to the Corporation, $2,349,981.
11. How often are securities held by the Corporation valued? Annually.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Managing director, $3,000. By Guarantee Company.
13. When were the accounts of the Corporation last audited? To 31st December, 1901.
14. Names and addresses of the auditors for 1901 : F. Roper, Toronto, Ont.; F. S. Sharpe, F.C.A, St John, N.B. A. C. Neff, F.C.A., Toronto ; for 1902 F. Roper and F. S. Sharpe, F.C.A.

## THE HOME BUILDING AND SAVINGS ASSOCIATION, OF OTTAWA.

*Head Office, Ottawa, Ontario.*

Incorporated under the Building Societies' Act (R. S. O. 1887, c. 169) by declaration filed with the Clerk of the Peace for the County of Carleton, on the 24th June, 1890. (Decl. Book II., 119.) The Company, for purposes of distinction, ordinarily uses the words "of Ottawa" as part of its corporate name, but those words do not appear in the declaration of incorporation.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Home Building and Savings Association, of Ottawa, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 46 Sparks street, in the City of Ottawa, in the Province of Ontario.

The Board is constituted of seven directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | | | | | |
|---|---|---|---|---|---|---|
| John R. Armstrong, | President, | Ottawa ; | January, | 1901, | January, | 1903. |
| A. P. Bradley, | Vice-President, | " | " | | " | |
| M. Kavanagh, | Director, | " | " | | " | |
| Geo. P. Brophy, | " | " | " | 1900, | " | 1902. |
| Geo. Hutchison | " | " | " | | " | |
| J. H. Thompson, | " | " | " | 1901, | " | 1903. |
| E. B. Butterworth, | " | " | " | 1900, | " | 1902. |

C A. Douglas, Secretary-Treasurer, Ottawa ; 24th June, 1890.

### Schedule B.

| | Instalment. | |
|---|---|---|
| | Number. | Amount. |
| Shares of Terminating or Withdrawable Stock. | | $ |
| Number and amount in force at 31st December, 1900 | 1,871 | 374,200 |
| " issued during 1901 | 363 | 72,600 |
| Gross total in force at any time in 1901 | 2,234 | 446,800 |
| Deduct as follows: | | |
| Withdrawn and paid off during 1901 | 105 | 21,000 |
| Net total remaining in force at 31st December, 1901 | 2,129 | 425,800 |

2,129 shares Instalment Stock at $1.00 per share of $200 on which....shareholders have paid into Loan Fund $149,785.

## Balance Sheet as at 31st December, 1901.

*Capital and Liabilities.*

Dr.

| | | |
|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders).** | | |
| *B.—Terminating Capital Stock or Shares.* | | |
| 20. (*g*) Instalment stock: Total issue now in force, 2,129 shares at $200 per share, $425,800, on which has been paid into Loan Fund | $149,672 00 | |
| 21. (*h*) Profits or accrued interest on (20) credited or appropriated but not paid out | 52,988 40 | |
| 22. (*i*) Profits or accrued interest on (20) not credited or appropriated | 186 04 | |
| 23. (*j*) Instalments on premiums paid on (20) in advance | 113 00 | |
| *C.—Liabilities to Stockholders or Shareholders other than already shown under A or B, viz.:* | | |
| 24. Instalments due | 1,551 00 | |
| | | $204,510 44 |

*Assets.*

Cr.

| | | |
|---|---|---|
| **I.—Assets of which the Corporation is the Beneficial Owner.** | | |
| *B.—Debts secured by Mortgages of Land.* | | |
| 9. (*a*) Debts (other than item 10) secured by mortgage of land | $174,976 16 | |
| *C.—Debts not above enumerated for which the Corporation holds Securities as follows:* | | |
| 21. (*i*) Debts secured only by terminating stock or shares of the Corporation. | 24,850 00 | |
| 22. (*j*) Debts secured by terminating stock, being arrears of instalments | 3,412 05 | |
| *E.—Cash.* | | |
| (ii) Cash in bank | 1,272 23 | |
| Total assets | | $204,510 44 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | (Col. 2.) | (Total. Col. 4.) |
|---|---|---|
| **I.—Received by the Corporation for its Own Use.** | | |
| *A.—Balance from 31st December, 1900.* | | |
| 1. (*b*) Cash in bank | $6,994 53 | $6,994 53 |
| *B.—Sums Received Wholly or Partly on Capital Stock.* | | |
| 8. (*e*) Dues on instalment building stock | 24,412 00 | 24,412 00 |
| *C.—Receipts on account of Investments, Loans or Debts.* | | |
| (*a*) On mortgages of realty: | | |
| 10. (i) Principal | 16,139 96 | 16,139 96 |
| 11. (ii) Interest | 11,226 25 | 11,226 25 |
| (*b*) On other securities. Loans on stock: | | |
| 12. (i) Principal | 6,360 00 | 6,360 00 |
| 13. (ii) Interest on deposits | 107 65 | 107 65 |
| *E.—Miscellaneous.* | | |
| 20. (*c*) Membership or entry fee (being income of Corporation) | 101 50 | 101 50 |
| 21. (*d*) Fines | 175 15 | 175 15 |
| *G.—Receipts from other sources, viz.:* | | |
| 30. (*a*) Transfer fees | 7 50 | 7 50 |
| Totals | | $65,524 54 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | (Col. 2) | (Col 4.) |
|---|---|---|
| (*a*) Loaned on mortgages of realty (including 7 (e) if no separate account therefor) | $ 54,300 00 | |
| (*b*) Loaned or invested in other securities : Stock | 7,685 00 | |
| | | $ 61,985 00 |

B.—*Expended on Stock Account.*

| | | |
|---|---|---|
| 11. Paid for terminating stock withdrawn | $ 819 00 | |
| 13. Profits paid on (11) | 29 95 | |
| | | 848 95 |

D.—*Management Expenses (other than foregoing.)*

| | | |
|---|---|---|
| 25. (*a*) Salaries and fees | $ 1,174 64 | |
| 26. (*b*) Commission or brokerage | 58 00 | |
| 28. (*d*) Stationery, postage, printing and advertising | 16 82 | |
| 32. (*h*) Registration fee | 30 00 | |
| | | 1,279 46 |

E.—*Other Expenditnres, viz. :*

| | | |
|---|---|---|
| 33. (*a*) Taxes (municipal and government) | $ 117 95 | |
| 34. (*b*) Interest on overdrafts | 20 95 | |
| | | 138 90 |

F.—*Balance.*

| | |
|---|---|
| (*i*) Cash in bank | 1,272 23 |
| Total | $ 65,524 54 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

4. Amount of securities held by Corporation which will mature and become payable to the Corporation in 1902 None.

6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 7 1-5 per cent. : on other securities, 6 per cent.

7. Of the mortgages held by the Corporation $174,976.16 is on realty situate in Ontario.

8. Loans written off or transferred to real estate during 1901. None.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.

10. Aggregate market value of the land mortgaged to the Corporation, might be estimated at $275,000.

11. How often are the securities held by the Corporation valued ? At time loan is effected.

12. (*a*) What Officers of the Corporation are under bond and for what sum respectively ? Secretary-Treasurer, $2,000, private sureties.

13. When were the accounts of the Corporation last audited ? 9th January, 1902.

14. Names and address of the auditors respectively for 1901 and 1902 (if appointed). N. McIntosh and A. Bayly, Ottawa.

## THE PEOPLE'S BUILDING AND LOAN ASSOCIATION OF LONDON, ONTARIO.

*Head Office, London, Ont.*

Incorporated under The Building Societies Act, R. S. O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Middlesex, on 22nd June, 1892. (Decl. Book I., 75.)

The lending and borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the People's Building and Loan Association of London, Ont., at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 137 Dundas street, in the City of London, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

Judge Elliott, President, London, Ont. ; 6th March, 1901 ; 5th March, 1902.
A. A. Campbell, Vice-President and Managing Director, London, Ont. ; 6th March, 1901 ; 5th March, 1902.
W. H. Moorehouse, M.D., Director, London, Ont. ; 6th March, 1901 ; 5th March, 1902.
Robert Reid, Director, London, Ont. ; " "
I. F. Hellmuth, Director, London, Ont ; " "
W. F. Roome, M.D., Director, London, Ont. ; " "
Wm. Spittal, Director and Secretary-Treasurer, London, Ont. ; " "

A. Permanent capital stock : Total amount authorized, $——— ; total amount subscribed $195,000, as more particularly set out in Schedule A hereto.

### Schedule A.

(*a*) *Fixed and Permanent Capital Stock created by virtue of Building Society Acts.*

| Description. | Total amount issued and subsisting at 31st December, 1901. | | | Total amount of actual payments thereon. | Total amount unpaid and constituting an asset of the Corporation. |
|---|---|---|---|---|---|
| | No. of shares. | Par value. | ——— | | |
| | | $ | $ c. | $ c. | $ c. |
| 1. Fully called ..... | 1,950 | 100 | 195 000 | 124,015 71 | *70.894 29 |

### Schedule B.

| ——— | Prepaid. | | Instalment. | | Total. |
|---|---|---|---|---|---|
| | No. | Amount | No. | Amount. | |
| | | $ | | $ | $ |
| Shares of Terminating or Withdrawable Stock. | | | | | |
| Number and amount in force at 31st December, 1900.... | 32 | 3,200 | 10,881 | 1,088,100 | 1,091,300 |
| " " issued in 1901..... | ..... | ..... | 1,767 | 176,700 | 176,700 |
| Gross total in force at any time in 1901..... ..... | 32 | 3,200 | 12,648 | 1,264,800 | 1,268,000 |
| Deduct as follows : | | | | | |
| Withdrawn during 1901..... | ..... | ..... | 2,070 | 207,000 | ..... |
| Retired by Corporation during 1901 ..... | 32 | 3,200 | ..... | ..... | ..... |
| Total deduction ..... | 32 | 3,200 | 2,070 | 207,000 | 210,200 |
| Net total remaining in force at 31st December, 1901..... | ... | ..... | 10,578 | 1,057,800 | 1,057,800 |

Summary of Terminating or Withdawable Stock in Force at 31st December, 1901.

10,578 shares instalment stock at $100 per share, $1,057,800, on which shareholders have paid into Loan Fund..... ..... $ 324,579 03

Total amount distributed or credited in 1901 :

(2) As dividends out of profits ..... ..... .... 25,178 30

Rate or rates per cent. of such dividends, 8½ per cent.

* To be paid within two years from date of subscription.

## Balance Sheet as at 31st December, 1901.

| Dr. | *Capital and Liabilities.* | | |
|---|---|---|---|
| | **Capital (Liabilities to Stockholders or Shareholders).** | | |
| | A.—*Permanent Capital Stock or Shares.* | | |
| 1. | (*a*) Ordinary capital fully called: total called | $195,000 00 | |
| 6. | (*f*) Reserve fund in respect of (1) | 12,000 00 | |
| 7. | (*g*) Contingent fund in respect of (1) | 809 93 | |
| | | | $207,809 93 |
| | B.—*Terminating Capital Stock or Shares.* | | |
| 20. | (*g*) Instalment stock, total issue now in force, 10,578 shares at $100 each which has been paid into Loan Fund | $324,579 03 | |
| 21. | (*h*) Profits or accrued interest on (20) credited or appropriated but not yet paid | 25,178 30 | 349,757 33 |
| | | | $557,567 26 |
| | **Liabilities to Public.** | | |
| 29. | Debentures issued in Canada | 23,100 00 | |
| 37. | Owing to Banks | 20,209 06 | 43,309 06 |
| | Total liabilities | | $600,876 32 |

| Cr. | *Assets.* | | |
|---|---|---|---|
| | **I.—Assets of which the Corporation is the Beneficial Owner.** | | |
| | B.—*Debts Secured by Mortgages of Land.* | | |
| 9. | (*a*) Debts (other than item 10) secured by mortgages of land | $480,563 36 | |
| 10. | (*b*) Debts secured by mortgaged land held for sale | 7,048 72 | |
| | | | 487,612 08 |
| | C.—*Debts not above enumerated for which the Corporation holds securities as follows:* | | |
| 21. | (*i*) Debts secured only by terminating stock or shares of the Corporation | $32,327 02 | |
| 22. | (*j*) Trust Company stock | 250 00 | |
| 23. | (*k*) Dues in course of collection | 7,729 69 | |
| 24. | (*l*) Expense fund in course of collection | 1,276 83 | |
| | | | 41,583 54 |
| | F.—*Assets not hereinbefore mentioned.* | | |
| 37. | (*a*) Agents' balances | $140 68 | |
| 38. | (*b*) Office furniture | 493 75 | |
| 39. | (*c*) Suspense account | 61 98 | |
| 40. | (*d*) Permanent stock (subscription uncalled*) | 70,984 29 | |
| | | | 71,680 70 |
| | Total assets | | $600,876 32 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | I.—Received by the Corporation for its Own Use. | | | | |
|---|---|---|---|---|---|
| | A.—*Balance from 31st December, 1900.* | | | | |
| | (*b*) Cash (not already shown under (1)): | (Col. 1.) | (Col. 2.) | (Col. 3.) | Total (Col. 4.) |
| 2. | (i) On hand | | | | $4,382 03 |
| 3. | (ii) In bank | | | | |
| | B.—*Sums received wholly or partly on Capital Stock.* | | | | |
| 6. | (*e*) Sales of fully paid building society stock | | | $21,323 65 | 21,323 65 |
| 8. | (*e*) Dues on instalment building society stock | | $55,104 29 | | 55,104 29 |
| 9. | (*f*) Premiums on 6, 8 | | | | 226 00 |
| | C.—*Receipts on Account of Investments, Loans or Debts.* | | | | |
| | (*a*) Mortgages of realty: | | | | |
| 10. | (i) Principal | | | | 56,392 20 |
| 11. | (ii) Interest | | | | 36,941 15 |
| | (*b*) On other securities: | | | | |
| 12 | (i) Principal | | | | 11,660 80 |
| | D.—*Receipts from Real Estate owned beneficially by Corporation.* | | | | |
| 16. | (*a*) Sales (not included in any of the foregoing items) | | | | 9,308 25 |
| 17. | (*b*) Rents | | | | 499 90 |
| | E.—*Miscellaneous.* | | | | |
| 19. | (*b*) Premiums or bonus on loans | $150 87 | | | |
| 20 | (*c*) Membership or entrance fees and expense fund | 10,047 96 | | | |
| 21. | (*d*) Fines | 781 87 | | | |
| 22. | (*e*) Forfeiture or lapses | 729 30 | | | |
| | | | | | 11,710 00 |

* To be paid within two years from date of subscription.

CASH ACCOUNT.—*Continued.*

*Receipts.—Continued.*

| | | | |
|---|---|---|---|
| | F.—*Borrowed Money.* | | |
| 25. | (*a*) Bank or other advances, discounts or overdrafts | | 209 06 |
| 27. | (*c*) Borrowed on debentures | | 23,100 00 |
| 29. | (*e*) Borrowed otherwise | | 20,000 00 |
| | G.—*Receipts from other sources, viz.:* | | |
| 30. | (*a*) Transfer fees | 11 00 | |
| | (*b*) Accrued expense fund | 1,126 11 | |
| | (*c*) Agents' balances | 20 00 | |
| | (*d*) Suspense account | 2 46 | 1,159 57 |
| | Totals | | $252,016 86 |

CASH ACCOUNT.

*Expenditure for the year ending 31st December, 1901.*

| | I.—EXPENDED ON CORPORATION ACCOUNT. | (Col. 1.) | (Col. 2.) | Total (Col. 4.) |
|---|---|---|---|---|
| | A.—*Sums Loaned or invested on Capital Account.* | | | |
| 1. | (*a*) Loaned on mortgages of realty | | | $140,209 91 |
| | (*b*) Loaned or invested in other securities, viz : | | | |
| 2. | (i) On stocks | | $16,441 00 | 16,441 00 |
| 3. | (ii) On Guarantee Company Stock | | | 250 00 |
| 6. | (*c*) Real estate | | | 9,891 77 |
| 7. | (*d*) Written off real estate | | | 796 26 |
| | B.—*Expended on Stock Account.* | | | |
| 8. | Dividends paid on permanent stock | $6,690 64 | | |
| 10. | Interest paid on terminating stock | 1,980 02 | | |
| 11. | Paid for terminating stock matured and withdrawn | | 54,927 47 | 54,927 47 |
| | Expense permanent account | 977 71 | | |
| | | | | 9,648 37 |
| | C.—*Borrowed Money* | | | |
| 18. | (*a*) Bank | | | 8,000 00 |
| | Debentures issued in Canada: Interest | | | 20 38 |
| | D.—*Management Expenses (other than foregoing).* | | | |
| 25. | (*a*) Salaries | 3,327 25 | | |
| 26. | (*b*) Commission or brokerage | 4,376 92 | | |
| 27. | (*c*) Advances to agents | 9 10 | | |
| 28. | (*d*) Stationery, postage, printing and advertising | 723 01 | | |
| 29. | (*e*) Law costs | 394 20 | | |
| 30. | (*f*) Fuel, rent, (other than in 7 and 32) | 113 25 | | |
| 31. | (*g*) Travelling expenses | 173 10 | | |
| 32. | (*h*) Registration fee (Ontario) | 80 00 | | |
| | Ontario tax | 211 90 | | |
| | Other fees | 80 00 | | |
| | (i) Accrued expense fund | 1,276 83 | | |
| | | | | 10,765 65 |
| | E.—*Other Expenditures, viz.* | | | |
| 33. | (*a*) Discount on advance payments | $95 82 | | |
| 34. | (*b*) Insurance premiums | 30 00 | | |
| 35. | (*c*) Office expenses and bank commissions | 137 23 | | |
| 36. | (*d*) Directors' and auditors' fees | 803 00 | | |
| | | | | 1,066 05 |
| | Totals | | | $252,016 86 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902, $30,000.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902, none.
3. Amount of other existing obligations of the Corporation which will mature in 1902, $20,000.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation, 1902, $13,456.50.
5. Average rate of interest per annum paid by the Corporation during 1901, on debentures, 4 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 8½ per cent ; on other securities, 9 per cent.
7. Of the mortgages held by the Corporation, $480,563.36 is on realty situate in Ontario, and none elsewhere.
8. Loans written off or transferred to real estate account during 1901, $9,891.77.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901 : No. 3 ; amount, $2,600.
10. Aggregate market value of the land mortgaged to the Corporation, $812,350.00.
11. How often are the securities held by the Corporation valued? Property on which straight loans are made every three years.
12. What officers of the Corporation are under bond, and for what sum respectively? Managing-Director and Secretary-Treasurer, $3,000 each. By Guarantee Company.
13. When were the accounts of the Corporation last audited? 12th February, 1902.
14. Names and addresses of the auditors for 1901 : John Overell and Major Hayes, London.

## THE SUN SAVINGS AND LOAN COMPANY OF ONTARIO.

*Head Office, Toronto, Ont.*

Incorporated under the Building Societies Act (R.S.O. 1887. c. 169) by declaration filed with the Clerk of the Peace for the County of York on the 3rd day of May, 1893 (Decl. Book II., 99). The original corporate name was the Happy Home Building Society, which name was by Order-in-Council of Ontario, 4th August, 1894, changed to the Sun Savings and Loan Company of Ontario. (*Ibid.*)

The Company took over the business, liabilities and assets of the City and County Association under a deed of agreement assented to by Order-in-Council, Ontario, 26th April, 1901.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

### Annual Statement

Of the condition and affairs of The Sun Savings and Loan Company of Ontario, at the 31st December, 1901, for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 2 Richmond Street East, in the City of Toronto, in the Province of Ontario.

The Board is constituted of eight directors holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1901, were as follows, together with their respective terms of office.

| | | |
|---|---|---|
| Whitford Vandusen, President, Toronto, Ont., | 18th February, 1901 ; | 17th February, 1902. |
| Ambrose Kent, Vice-President, Toronto, Ont., | " | " |
| J. T. Gilmore, M.D., Director, Toronto, Ont., | " | " |
| H. H. Dewart, K.C., Director, Toronto, Ont., | " | " |
| H. Wilberforce Aikins, Director, Toronto, Ont., | " | " |
| S. F. Bastedo, Director, Toronto, Ont., | " | " |
| W. J. Fawcett, Director, Brigden, Ont., | " | " |
| W. Pemberton Page, Managing Director and Secretary, | " | " |

A.—Permanent capital stock : Total amount subscribed, $275,600, as more particularly set out in Schedule A hereto.

### Schedule A.

(*b*) *Fixed and Permanent Capital Stock created by virtue of Building Society Acts.*

| Description. | No. of shares. | Par value of shares. | Total amount held. | Total amount paid thereon. | Total remaining unpaid. |
|---|---|---|---|---|---|
| | | $ | $ | $ | $ |
| 1. Fully called ..... | 1,827 | 100 | 182,700 | 157,608 77 | 25,091 23 |
| 2. Instalment stock (payable by fixed periodical payments, and still in process of payment) ..... | 929 | 100 | 92,900 | 6,929 56 | 85,970 44 |
| Totals..... ..... | 2,756 | ..... | 275,600 | 164,538 33 | 111,061 67 |

List of Shareholders as at 31st December, 1901.

(Not printed.)

SCHEDULE B.

| Shares of terminating or withdrawable stock. | | | Fully paid. | | Prepaid. | | Instalment. | |
|---|---|---|---|---|---|---|---|---|
| | | | No. | Amount | No. | Amount | No. | Amount. |
| | | | | $ | | $ | | $ |
| Number and amount in force at 31st December, 1900.. | | | 96 | 9,600 | 1,551 | 155,100 | 12,616 | 1,261,600 |
| Number and amount issued during 1901 ..... | | | ..... | ..... | 357 | 35,700 | 4,813 | 481,300 |
| Gross total in force at any time in 1901 ..... | | | 96 | 9,600 | 1,908 | 190,800 | 17,429 | 1,742,900 |
| | No. of shares | Amount | | | | | | |
| | | $ | | | | | | |
| Deduct as follows: | | | | | | | | |
| Withdrawn and paid off during 1901 | 1,187 | 118,700 | | | | | | |
| Converted into paid-up certificates 1901 ..... ..... ..... | 29 | 2,900 | | | | | | |
| Forfeited and lapsed during 1901 ... | 3,362 | 336,200 | | | | | | |
| Total deduction ..... | 4,578 | 457,800 | 23 | 2,300 | 23 | 2,300 | 4,532 | 453,200 |
| Net total remaining in force at 31st December, 1901.. | | | 73 | 7,300 | 1,885 | 188,500 | 12,897 | 1,289,700 |

SUMMARY OF TERMINATING OR WITHDRAWABLE STOCK IN FORCE 31ST DECEMBER, 1901.

73 shares fully paid stock at $100 per share, $7,300, on which 5 shareholders have paid in $7,300; carried to loan fund, $6,539.91.

1,885 shares prepaid stock at $100 per share, $188,500, on which 222 shareholders have paid in $111,630; carried to loan fund, $106,766.61.

12,897 shares instalment stock at $100 per share, $1,289,700, on which 2,240 shareholders have paid in $167,474.75; carried to loan fund, $121,635.81. Total carried to loan fund, $234,942.33.

Total amount distributed or credited in 1901:

(1) As interest, $6,137.47.
Rate of such interest, per cent. per annum, 5 and 6 per cent.

(2) As dividends out of profits, $10,510.70.
Rate or rates per cent. of such dividends, 10 per cent. on instalment and $50 prepaid stock and 4 per cent. $60 prepaid stock.

BALANCE SHEET AS AT 31ST DECEMBER, 1901.

DR. *Capital and Liabitities.*

CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS).

A.—*Permanent Capital Stock or Shares.*

| | | | |
|---|---|---|---|
| 1. (*a*) | Permanent stock: Total subscribed, $275,600; total paid thereon .... | $157,608 77 | |
| 4. (*d*) | Dividend declared in respect of (1) but not yet paid ..... ... .... | 5,726 17 | |
| 8. (*h*) | Instalment permanent stock (payable by fixed periodical payments): Total subscribed, $101,400, on which has been paid ..... | 6,929 56 | |
| 9. (*i*) | Dividends declared on (8) but not yet paid ..... ..... | 183 01 | |
| | | | $170,447 51 |

B.—*Terminating Capital Stock or Shares.*

| | | | |
|---|---|---|---|
| 14. (*a*) | Full paid stock: Total in force, 73 shares at $100 per share, on which has been paid into loan fund ..... ..... ..... | 6,539 91 | |
| 15. | Profits and accrued interest on (14) credited or appropriated not yet paid ..... | 226 50 | |
| 17. (*d*) | Prepaid stock: Total in force, 1,885 shares at $100 per share, on which has been paid into loan fund ..... ..... ..... | 105,337 41 | |
| 18. (*e*) | Profits or accrued interest on (17) credited or appropriated but not yet paid ..... ..... ..... | 2,933 22 | |
| 19. (*f*) | Special paid-up certificates (Expense Fund) ..... | 1,151 66 | |
| 20. (*g*) | Instalment stock: Total issue now in force, 12,897 shares, at $100 per share, $1,289,700, on which has been paid into loan fund ..... .... | 121,635 81 | |
| 21. (*h*) | Profits or accrued interest on (17) and (20) credited or appropriated but not yet paid ..... ... . | 16,000 00 | |
| 22. (*i*) | Paid-up certificates ..... | 1,429 20 | |
| 23. (*j*) | Temporary loans, $10,100; sundry loans, $367.43 ..... | 10,467 43 | |
| | | | 265,721 14 |

BALANCE SHEET.—*Continued.*

| | | | |
|---|---|---|---|
| *C.—Liabilities to Stockholders or Shareholders other than as already shown under A or B, viz.:* | | | |
| 24. Profits on City and County Loan Association property sold (not distributed) | | 1,279 88 | |
| 25. Shares of City and County Loan Association property sold (partial payments) | | 625 78 | |
| 26. Reserve Fund, $4,000; Contingent, $3.412.91 | | 7,412 91 | |
| | | | 9,318 57 |
| LIABILITIES TO THE PUBLIC. | | | $445,487 22 |
| 27. Deposits payable on notice | | 4,024 50 | |
| 29. Debentures issued in Canada | | 500 00 | |
| 37. Owing to banks (including interest due and accrued) | | 519 41 | |
| | | | 5,043 91 |
| Total | | | $450,531 13 |

CR. *Assets.*

| | | |
|---|---|---|
| I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER. | | |
| *B.—Debts secured by Mortgages of Land.* | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | $417,914 12 | |
| 10. (*b*) Debts secured by mortgaged land held for sale | 11,929 02 | |
| 11. (*c*) Interest due or accrued on items 9 and 10 and not included therein | 6,989 03 | |
| | | $436,832 17 |
| *C.—Debts not above enumerated for which the Corporation holds securities as follows:* | | |
| 21. (*i*) Debts secured only by terminating stock or shares of the Corporation | | 7,227 50 |
| *E.—Cash.* | | |
| 31. (*a*) On hand | $ 618 94 | |
| 32. (*b*) In Trust Co | 3,855 66 | |
| | | 4,474 60 |
| *F.—Assets not hereinbefore mentioned.* | | |
| 37. (*a*) Unrealized assets, City and County Loan Association | | 1,996 86 |
| Total assets | | $450,531 13 |

CASH ACCOUNT.

*Receipts for the year ending 31st December, 1901.*

| | (Col. 1.) | (Col. 2.) | (Col. 3.) | Total (Col. 4.) |
|---|---|---|---|---|
| I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE. | | | | |
| *A.—Balances from 31st December, 1900.* | | | | |
| 1. (*b*) Cash (not already shown under (1)): | | | | |
| 3. (ii) In Trusts Co | $4,094 89 | | | $4,094 89 |
| *B.—Sums received wholly or partly on Capital Account.* | | | | |
| 4. (*a*) Calls permanent capital | | | 19,609 58 | 19,609 58 |
| 5. (*b*) Premiums on (4) | 160 00 | | | 160 00 |
| 7. (*d*) Sales of prepaid building society stock | 1,780 00 | 18,775 00 | | 20,555 00 |
| 8. (*e*) Dues on Instalment building society stock | 4,666 32 | 48,188 78 | | 52,855 10 |
| *C.—Receipts on account of Investments, Loans or Debts.* | | | | |
| (*a*) On mortgages of realty: | | | | |
| 10. (i) Principal | | 30,652 15 | | |
| 11. (ii) Interest | | 31,379 78 | | |
| (*b*) On other securities: | | | | 62,031 93 |
| Stock loans repaid | | 1,271 00 | | 1,271 00 |
| *E.—Miscellaneous.* | | | | |
| 18. (*a*) Premiums on bonus or loans | | 926 90 | | |
| 21. (*d*) Fines | | 277 22 | | 1,240 12 |
| *F.—Borrowed Money.* | | | | |
| 26. (*b*) Borrowed by taking deposits | | 4,874 50 | | |
| 27. (*c*) Borrowed on debentures | | 500 00 | | 5,374 50 |
| *G.—Receipts from other sources, viz.:* | | | | |
| 30. (*a*) Bonus on Insurance and Valuation Fees | 590 25 | | | |
| (*b*) Interest on Deposits, etc | 193 96 | | | |
| (*c*) Receipts from City and County: Sales and Rents | 12,405 09 | | | 12,989 30 |
| Totals | $23,690 51 | $136,881 33 | $19,609 58 | $180,181 42 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or invested on Capital Account.*

| | (Col. 1.) | (Col. 2) | Total (Col. 4.) |
|---|---|---|---|
| 1. (*a*) Loaned on mortgages of realty | | $116,328 46 | |
| (*b*) Loaned or invested in other securities, viz.:— | | | |
| 2. (i) Stock certificates | | 5,274 00 | |
| 7. (*c*) Insurances or taxes advanced on property mortgaged to the corporation | | 2,184 69 | |
| | | | $123,787 15 |

B.—*Expended on Stock Account.*

| | | | |
|---|---|---|---|
| 8. Dividends paid on Permanent Stock | 7,689 44 | | 7,689 44 |
| 9. Dividends paid on terminating | 5,715 29 | | 5,715 29 |
| 11. Paid for terminating stock withdrawn | 653 64 | 17,150 48 | 17,804 12 |
| Interest on special certificates. (Expense fund) | 186 25 | | 186 25 |
| 14. Special certificates | | 1,075 00 | 1,075 00 |

C.—*Borrowed Money and Interest thereon paid.*

| | | | |
|---|---|---|---|
| 18. (*a*) Bank account | 552 28 | | 552 28 |

D.—*Management Expenses (other than foregoing).*

| | | | |
|---|---|---|---|
| 25. (*a*) Salaries and fees | 5,997 90 | | |
| 26. (*b*) Commission or brokerage | 6,935 62 | | |
| 27. (*c*) Advances to agents and short remitted by agents | 382 35 | | |
| 28. (*d*) Stationery, postage, printing and advertising | 1,326 21 | | |
| 29. (*e*) Law costs | 345 85 | | |
| 30. (*f*) Rent (other than in 7 and 32), rates | 465 00 | | |
| 31. (*g*) Travelling expenses | 515 38 | | |
| 32. (*h*) Registration fees | 55 00 | | |
| (*i*) Ontario tax | 139 75 | | |
| (*j*) Elsewhere | 191 03 | | |
| (*k*) Miscellaneous | 411 70 | | |
| | | | 16,765 79 |

B.—*Other Expenditures, viz.:*

| | | | |
|---|---|---|---|
| 33. (*a*) Furniture bought | 125 03 | | |
| 34. (*b*) Taxes and commission *re* City and County Loan Ass'n. | 2,468 99 | | |
| Loss on property sold | 56 89 | | |

F.—*Balance.*

| | | | |
|---|---|---|---|
| 37. (*a*) Cash in Trusts Co | 3,955 19 | | 3,955 19 |
| Totals | $38,168 79 | $142,012 63 | $180,181 42 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. None.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 4 to 5 per cent.; on debentures, none
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 10 per cent.; on other securities, 12 per cent.
7. Of the mortgages held by the Corporation $312,450.66 is on realty situate in Ontario, and $105,463.46 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901, $11,929.02.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.
10. Aggregate market value of the land mortgaged to the Corporation, $688,265.
11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) What officers of the Corporation are under bond, and for what sum respectively? Manager, $2,000; accountant, $1,000. By Guarantee Company.
13. When were the accounts of the Corporation last audited? 31st December, 1901.
14. Name and address of the auditors respectively for 1901 and 1902 (if appointed): James F. Lawson and J. L. Atkinson, Toronto, Ont.

## THE YORK COUNTY LOAN AND SAVINGS COMPANY.

*Head Office, Toronto, Ontario.*

Incorporated under the Building Societies' Act, R.S.O., 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of York on the 21st December, 1891. (Decl. Book II., p. 83.)

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the York County Loan and Savings Company, of Toronto, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Richmond St., in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | |
|---|---|---|
| Joseph Philips, President and General Manager, Toronto ; | 28th March, 1901, | 26th March, 1902. |
| A. T. Hunter, Vice-President, Toronto ; | " | " |
| E. J. Burt, Director, Toronto ; | " | " |
| R. H. Sanderson, Director, Toronto ; | " | " |
| V. Robin, Secretary-Treas., Toronto ; | " | " |

### Schedule B.

| | Fully paid. Amount. | Instalment. | Total. |
|---|---|---|---|
| Shares of Terminating or Withdrawable Stock. | $ | $ c. | $ c. |
| Amount in force at 31st December, 1900 | 162,000 | 635,931 24 | 797,931 24 |
| " " issued during 1901 | 77,350 | 662,654 83 | 740,004 83 |
| Gross total in force at any time in 1901 | 239,350 | 1,298,586 07 | 1,537,936 07 |
| Deduct as follows : (Amount. $ c.) | | | |
| Withdrawn and paid off during 1901 ..... 462,181 93 | 62,660 | 399,521 93 | ..... |
| Forfeited and lapsed during 1901 ..... 62,163 97 | ..... ..... | 62,163 97 | ..... ..... |
| Total deduction ..... | 62,660 | 461,685 90 | 524,345 90 |
| Net total remaining in force at 31st December, 1901 ..... | 176,690 | 836,900 17 | 1,013,590 17 |

Summary of Terminating or Withdrawable Stock in Force 31st December, 1901.

| | |
|---|---|
| 1 767 Shares fully paid stock at $100 per share, $176,700 on which Shareholders have paid in | $176,690 00 |
| 35,400 " Instalment stock " " ... .... | 836,900 17 |
| | $1,013,590 17 |
| Total amount distributed or credited in 1901 : | |
| (1) As interest ... ..... ..... ..... ..... | $28,011 34 |
| Rate of such interest, per cent. per annum, 4 per cent. | |
| (2) As dividends out of profits ..... | 23,162 10 |
| Rate or rates per cent. of such dividends, 5 per cent. | |

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| | **Capital (Liabilities to Stockholders or Shareholders).** | | |
| | B.—*Terminating Capital Stock or Shares.* | | |
| 14. (*a*) | Fully paid stock: Total in force, 1,767 shares at $100 per share, carried to Loan Fund | $176,690 00 | |
| 20. (*g*) | Instalment stock: Total issue now in force 35,400 shares at .... per share, on which has been paid into Loan Fund | 836,900 17 | |
| 21. (*h*) | Profits or accrued interest on (20) credited or appropriated, but not paid out | 37,079 34 | |
| | C.—*Liabilities to Stockholders or Shareholders other than as already shown under A or B, viz.:* | | |
| 24. | Reserve fund | 45,000 00 | |
| 25. | Borrowers sinking fund | 42,675 48 | |
| 26. | Contingent account | 131,392 13 | |
| | | | $1,269,737 12 |
| | **Liabilities to the Public.** | | |
| 36. | Due on loans in process of completion or to pay assumed mortgages | $ 1,771 14 | |
| 40. | Other liabilities to the public, viz.: | | |
| 41. (*a*) | Mortgages assumed for members | 11,300 00 | 13,071 14 |
| | Total liabilities | | $1,282,808 26 |

Cr. *Assets.*

| | | | |
|---|---|---|---|
| | I.—**Assets of which the Corporation is the Beneficial Owner.** | | |
| | A.—*Immovable Property owned Beneficially by Corporation.* | | |
| 5. (*b*) | Freehold land (including buildings) | | $513,955 38 |
| | B.—*Debts secured by Mortgages of Land.* | | |
| 9. (*a*) | Debts (other than item 10) secured by mortgages of land | $642,954 04 | |
| 11. (*c*) | Interest due or accrued on item 9 and not included therein | 7,785 70 | |
| | | | 650,739 74 |
| | C.—*Debts not above enumerated for which the Corporation holds Securities as follows:* | | |
| 21. (*i*) | Debts secured only by terminating stock or shares of the Corporation | 70,051 60 | |
| 22 (*j*) | Advances to borrowers, taxes, insurance, etc | 3,136 74 | |
| | | | 73,188 34 |
| | E.—*Cash.* | | |
| 31. (*a*) | On hand | 9,774 47 | |
| 32. (*b*) | In bank | 27,408 43 | |
| | | | 37,182 90 |
| | F.—*Assets not hereinbefore mentioned.* | | |
| 37. (*a*) | Accounts receivable | 1,059 97 | |
| 38. (*b*) | Furniture and Fixtures | 6,690 93 | |
| | | | 7,741 90 |
| | Total assets | | $1,282,808 26 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | I.—Received by the Corporation for its Own Use. | (Col. 1.) | (Col. 2.) | Total (Col. 4.) |
|---|---|---|---|---|
| | A.—*Balances from 31st December, 1900.* | | | |
| | (*b*) Cash (not already shown under (1)): | | | |
| 2. | (i) On hand | | $550 36 | |
| 3. | (ii) In bank | | 89,991 22 | |
| | B.—*Sums received wholly or partly on Capital Stock.* | | | |
| 6 (*c*) | Sales of fully paid stock | | 77,350 00 | |
| 8. (*e*) | Dues on instalment stock | | 662,654 83 | |
| | C.—*Receipts on Account of Investments, Loans or Debts.* | | | |
| | (*a*) On mortgages of realty: | | | |
| 10. | (i) Principal | | 62,290 09 | |
| 11. | (ii) Interest on mortgages and share loans | $32,605 54 | | |
| | (*b*) On other securities:— | | | |
| 12. | (i) Principal share loans | | 26,588 40 | |
| | D.—*Receipts from Real Estate Owned Beneficially by Corporation.* | | | |
| 16. (*a*) | Sales (not included in any of foregoing items) | | 10,686 18 | |
| 17. (*b*) | Rents | 9,692 28 | | |
| | E.—*Miscellaneous.* | | | |
| 18. (*a*) | Commission, brokerage (or remuneration as corporate agent, trustee, etc.) | 73,830 67 | | |
| 22. (*e*) | Forfeitures or lapses | 62,163 97 | | |
| 23. (*f*) | Revivals of terminating stock | | 48,279 17 | |
| | F.—*Borrowed Money.* | | | |
| 29. (*e*) | Mortgage investments | | 2,600 00 | |
| | G.—*Receipts from other sources, viz.:* | | | |
| 30. (*c*) | Personal accounts | | 2,769 93 | |
| | Totals | $178,292 46 | $983,760 18 | $1,162,052 64 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

| | (Col. 1.) | (Col. 2.) | Total (Col. 4.) |
|---|---|---|---|
| **A.—*Sums Loaned or Invested on Capital Account.*** | | | |
| 1. (*a*) Loaned on mortgages of realty | | $98,528 86 | |
| (*b*) Loaned or invested in other securities, viz : | | | |
| (i) On Company's stock | | 53,078 00 | |
| (*c*) Real estate purchased | | 263,207 55 | |
| (*e*) Insurance or taxes advanced on property mortgaged to the Corporation | | 1,148 30 | |
| **B.—*Expended on Stock Account.*** | | | |
| 9. Dividends paid on terminating stock | $23,162 10 | | |
| 10. Interest paid on terminating stock | 28,011 34 | | |
| 11. Paid for terminating stock withdrawn | | 462,181 93 | |
| 15. Terminating stock forfeited, lapsed or suspended | | 62,163 97 | |
| 17. Terminating stock revived | 48,279 17 | | |
| **D.—*Management Expenses (other than foregoing).*** | | | |
| 25. (*a*) Salaries and fees | 22,824 85 | | |
| 26. (*b*) Commission or brokerage and travelling expenses | 34,789 88 | | |
| 28. (*d*) Stationery, postage, printing and advertising, etc. | 12,956 40 | | |
| 29. (*c*) Law costs | 836 35 | | |
| 30. (*f*) Fuel, rent, taxes (other than 7 and 32) and rates | 8,620 66 | | |
| 32. (*h*) Registration fees | 105 00 | | |
| Ontario Tax | 453 01 | | |
| Other fees and taxes | 818 66 | | |
| **E.—*Other expenditure.*** | | | |
| 33. (*a*) Furniture and fixtures | 1,432 75 | | |
| 34. (*b*) Personal accounts | | 2,270 96 | |
| **F.—*Balance.*** | | | |
| 37. (*a*) Cash on hand and in banks | | 37,182 90 | |
| Totals | $182,290 17 | $979,762 47 | $1,162,052 64 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

3. Amount of other existing obligations of the Corporation which will mature in 1902. None.

6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 6 per cent.; on other securities, 8 per cent.

7. Of the mortgages held by the Corporation $577,854.04 is on realty situate in Ontario, and $65,100 on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1901, $8,425.00.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901, No., 10; amount, $8,425.00.

10. Aggregate market value of the land mortgaged to the Corporation? $1,285,908.08.

11. How often are the securities held by the Corporation valued? Quarterly.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Treasurer, $11,000; Assistant-Treasurer, $9,000. By Guarantee Company.

13. When were the accounts of the Corporation last audited? 1st March, 1902.

14. Names and address of the auditors for 1901: Thos. G. Hand, Deer Park, Ont.; G. A. Harper, Toronto, Ont.

# III. LOANING LAND COMPANIES.

DETAILED REPORTS OF THE SEVERAL COMPANIES.

## THE DOVERCOURT LAND, BUILDING AND SAVINGS COMPANY, LIMITED.

*Head Office, Toronto.*

Incorporated on the 16th December, 1885, by Letters Patent of Ontario (Lib. 17, No. 115), issued under The Ontario Joint Stock Companies Letters Patent Act, R.S.O. 1897, c. 150.

For the lending powers see statement of the objects in the above instrument.

For the borrowing powers see paragraphs 25 to 28 of the same.

### Annual Statement

Of the condition and affairs of The Dovercourt Land, Building and Savings Company, Limited, of Toronto, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 57 Victoria Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December 1901, were as follows, together with their respective terms of office :

| | | | |
|---|---|---|---|
| James Brandon, President, | Toronto, Ont.; | Tuesday, 12th Feb., 1901: | Tuesday, 11th Feb., 1902. |
| Harton Walker, Vice-President, | " | " | " |
| M. Walton, Director, | " | " | " |
| A. H. Lightbourn, " | " | " | " |
| A. M. Walton, " | " | " | " |
| E. T. Lightbourn, " | " | " | " |
| James T. Locke, Manager, | " | | |

A. Permanent capital stock : Total amount authorized, $500,000 ; total amount subscribed, $64,550.00, as more particularly set out in Schedule A. hereto.

### Schedule A.

*(a)—Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.*

| Description. | No. of shares. | Par value of shares. | Total amount held. | Total amount paid thereon. | Total remaining unpaid on calls |
|---|---|---|---|---|---|
| | | $ | $ | $ c. | $ c. |
| 2. Fully called ..... | 1,291 | 50 | 64,550 | 63,857 14 | 692 86 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

### Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders).** | | | |
| *A.—Permanent Capital Stock or Shares.* | | | |
| 1. (a) Ordinary joint stock capital fully called: total called, $64,550 ; total paid thereon..... | | | $ 63,857 14 |
| **Liabilities to the Public.** | | | |
| 38. Due on bills payable other than 37 (including interest due or accrued)... | | $ 701 25 | |
| 40. Other liabilities to the public, *viz.*:— | | | |
| 41. (a) Mortgages payable and interest..... | | 7,330 42 | |
| 42. (b) Taxes on properties (vacant lands). ..... | | 500 00 | |
| 43. (c) Sundry accounts..... | | 3,435 38 | |
| | | | 11,967 05 |
| Total actual liabilities..... | | | $ 75,824 19 |
| *Forward* ..... | | | $ 75,824 19 |

BALANCE SHEET.—LIABILITIES.—*Continued.*

| | | |
|---|---|---|
| *Brought forward* | | $ 75,824 19 |

CONTINGENT LIABILITIES.

| | | |
|---|---|---|
| 48. Money for which the Corporation is contingently liable, viz.: Mortgages and interest | $ | 9,600 00 |
| "This amount is for mortgages on sales or purchases of land made some years ago, and which mortgages contain the covenant of the Company to pay. We, however, consider that properties covered by them and collateral security held by us are sufficient to cover all our liability." | | |
| Total contingent liabilities | $ | 9,600 00 |

CR. *Assets.*

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.

A.—*Immovable Property Owned Beneficially by Corporation.*

| | | |
|---|---|---|
| 5. (*b*) Freehold land (including buildings) other than foregoing, principally vacant lands | | $ 24,640 00 |

B.—*Debts Secured by Mortgages of Land.*

| | | |
|---|---|---|
| *9. (*a*) Debts (other than item 10) secured by mortgages of land, being mortgages and agreements principally for balances on sales of land and due and accrued interest | | 26,927 72 |
| 12. (*d*) Of the debts mentioned in item 9, the sum of $571.45 is due by directors and officers of the Corporation. (Not extended.) $571.45. | | |

D.—*Unsecured Debts.*

| | | |
|---|---|---|
| Profit and loss balance | | 3,229 64 |

E.—*Cash.*

| | | |
|---|---|---|
| 32. (*b*) In bank | | 120 61 |

F.—*Assets not hereinbefore mentioned.*

| | | | |
|---|---|---|---|
| 37. (*a*) Bills receivable and interest | $ 1,519 38 | | |
| 38. (*b*) Rents due and accrued | 373 00 | | |
| 39. (*c*) Land Company's stock fully paid | 8,004 00 | | |
| **40. (*d*) Land Company's stock, 90 per cent. paid | 8,550 00 | | |
| 41. (*e*) Sundry accounts | 2,459 84 | | |
| | | | 20,906 22 |
| Total of assets owned beneficially by Corporation | | | $75,824 19 |

H.—ASSETS NOT OWNED BENEFICIALLY BY CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE. *See Note under Contingent Liabilities.*

CASH ACCOUNT.

*Receipts for the year ending 31st December, 1901.*

I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.

A.—*Balances from 31st December, 1900.*

| | | | |
|---|---|---|---|
| | (1) Cash (not already shown under (1)): | | (Col. 1.) |
| 2. | (i) On hand | $ | 10 00 |

B.—*Sums received wholly or partly on Capital Stock.*

| | | |
|---|---|---|
| 4. (*a*) Calls on joint stock permanent capital | | 21 43 |

C.—*Receipts on account of Investments, Loans or Debts.*

| | | |
|---|---|---|
| (*a*) On mortgages of realty: | | |
| 10. (i) Principal (mortgages and agreements) | | 3,199 20 |
| 11. (ii) Interest and rents | | 486 93 |

F.—*Borrowed Money.*

| | | |
|---|---|---|
| 29. (*e*) Sundry loans | | 468 00 |

G.—*Receipts from other sources, viz.:*

| | | |
|---|---|---|
| 30. (*a*) Government Capital Tax returned | | 130 00 |
| (*b*) Sundry accounts | | 147 05 |
| (*c*) Received from bank | | 4,058 35 |
| Totals | $ | 8,520 96 |

* (Two of the above mortgages are assigned as collateral to Bills Payable.)
** $900.00 of above item is not paid in cash but is credited to special account.

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

(Col. 1.)

A.—*Sums Loaned or Invested on Capital Account.*

| | | |
|---|---|---|
| 2. | (*b*) Taxes and charges on mortgages and agreements and real estate accounts | $2,026 45 |

C.—*Borrowed Money.*

| | | |
|---|---|---|
| 18. | (*a*) Returned loans and sundry accounts | 231 00 |
| 24. | (*g*) Interest on mortgages | 368 44 |

D.—*Management Expenses (other than foregoing).*

| | | |
|---|---|---|
| 25. | (*a*) Salaries and fees | 660 00 |
| 28. | (*d*) Stationery, postage, printing, advertising, general and legal expenses | 113 00 |
| 30. | (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates | 150 00 |

E.—*Other Expenditures, viz.:*

| | | |
|---|---|---|
| | Bank deposits | 4,063 75 |
| 34. | (*b*) Collateral accounts | 908 32 |

F.—*Balance.*

| | | | |
|---|---|---|---|
| 38. | (*a*) Cash in bank | $120 61 | |
| | Totals | | $8,520 96 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the corporation in Canada which will mature in 1902. None.
2. Amount of debentures issued by the corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the corporation which will mature in 1902. Liabilities practically all due, $11,967.05.
4. Amount of securities held by the corporation which will mature and become payable to the corporation in 1902. Mortgages, agreements and other securities nearly all now due.
5. Average rate of interest per annum paid by the corporation during 1901 on deposits, none; on debentures, none; on debenture stock, none.
6. Average rate of interest per annum received by the corporation during 1901 on mortgages of realty, about 5 per cent.; on other securities, none.
7. Of the mortgages held by the corporation all are on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1901. $1,976.78.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the corporation in 1901: No., 1; amount, $670.
10. Aggregate market value of land mortgaged to the corporation? Principally vacant lands or security on same. Impossible to place cash value on assets.
12. (*a*) What officers of the corporation are under bond and for what sum respectively? None.
13. When were the accounts of the corporation last audited? To 31st December, 1901.
14. Names and address of the auditors for 1901 and 1902. S. E. Townsend, Toronto, Ont.; F. J. Lightbourn, Toronto, Ont.

## THE ONTARIO INDUSTRIAL LOAN AND INVESTMENT COMPANY, LIMITED.

*Head Office, Toronto.*

Incorporated 28th May, 1880, under Letters Patent of Ontario, issued under the Ontario Joint Stock Letters Patent Act. (R. S. O. 1877, c. 150.)

For the lending and the borrowing powers see the Letters Patent and R.S.O. 1877, c. 150, secs. 30, 52, 58 ; also Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of The Ontario Industrial Loan and Investment Company (Limited) of Toronto, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at Nos. 13 and 15 Arcade, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | | |
|---|---|---|---|
| Bernard Saunders | President, Toronto, Ont.; | 21st February, 1901, | 20th February, 1902. |
| William Booth, | Vice-President, | " | " |
| John J. Cook, | Vice-President, | " | " |
| Alfred Baker, | Director, | " | " |
| William Wilson, | Director, | " | " |
| James Brandon, | Director, | " | " |
| John K. Macdonald, | Director, | " | " |
| Alexander J. Williams, | Manager-Secretary, Toronto, Ont. | | |

A. Permanent capital stock : Total amount authorized, $500,000 ; total amount subscribed, $500,000, less $143,300 which has been forfeited for non-payment of calls, as more particularly set out in Schedule A hereto.

### Schedule A.

*(b) Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.*

Last call made : Date, 1st February, 1898 ; rate per cent., 10 ; gross amount, $35,670 ; amount paid thereon, $32,670.

| Description. | No. of shares. | Par value of shares. | Total amount held. | Total amount paid thereon. | Total remaining unpaid on calls. |
|---|---|---|---|---|---|
| | | $ | $ | $ c. | $ c. |
| 2. 90 per cent called | 2,948 | 100 | 294,800 | 261,882 65 | 3,438 35 |
| 3. 90 per cent called but fully paid, balance having been paid in advance of calls | 619 | 100 | 61,900 | 61,900 00 | ..... |
| Totals | 3,567 | ..... | 356,700 | 323,782 65 | 3,438 35 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders.)** | | | |
| *A.— Permanent Capital Stock or Shares.* | | | |
| 2. (*b*) Ordinary joint stock capital, 90 per cent. called : total called, $321,030 ; total paid thereon | $ 317,492 65 | | |
| 3. (*cc*) Joint stock capital paid in advance of calls | 6,290 00 | | |
| | | $ | 323,782 65 |
| **Liabilities to the Public.** | | | |
| 27. Deposits : Payable on demand, $114.63 ; payable on notice, $22,369.89 | $ 22,484 52 | | |
| 28. Interest on deposits due or accrued or capitalized | 550 83 | | |
| 29. Debentures issued in Canada | 2,000 00 | | |
| 30 Interest due and accrued on (29) | 25 00 | | |
| 37. Owing to banks (including interest due or accrued) | 1,580 89 | | |
| 40. Other liabilities to the public, viz. : | | | |
| 42. (*b*) Mortgages payable and accrued interest | 177,859 63 | | |
| 43. (*c*) Taxes on real estate | 24,903 15 | | |
| | | | 229,404 02 |
| Total actual liabilities | | $ | 553,186 67 |
| **Contingent Liabilities.** | | | |
| 55. (*e*) Company's covenant on mortgage on property sold by Company (assumed by purchaser) | | | 3,500 00 |
| Gross total liabilities, actual and contingent | | $ | 556,686 67 |

Cr. *Assets.*

| | | | |
|---|---|---|---|
| **I.—Assets of which the Corporation is the Beneficial Owner.** | | | |
| *A.—Immovable Property Owned Beneficially by Corporation.* | | | |
| 5. (*b*) Freehold land (including buildings) other than foregoing | $ 275,312 90 | | |
| 6. (*c*) Leasehold land (including buildings) other than foregoing | 77,000 00 | | |
| | | $ | 352,312 90 |
| *B.—Debts Secured by Mortgages of Land.* | | | |
| 9. (*a*) Debts, (other than item 10) secured by mortgages of land | | | 27,864 07 |
| 12. (*d*) Of the debts mentioned in item 9 the sum of $1,500 is due by directors or officers of the Corporation (not extended) | $1,500 00 | | |
| *F.—Cash.* | | | |
| 31. (*a*) On hand | | | 111 77 |
| *F.—Assets not hereinbefore mentioned.* | | | |
| 37. (*a*) Rents receivable | $ 4,728 51 | | |
| 38. (*b*) Office furniture | 250 00 | | |
| 39. (*c*) Balances profit and loss account | 167,919 42 | | |
| | | | 172,897 93 |
| Total assets owned beneficially | | $ | 553,186 67 |
| Note.—Assets reported in 1900 but written off in 1901 not (extended) $207,034.58. | | | |
| **II.—Assets not owned Beneficially by Corporation but for which the Corporation is Accountable.** | | | |
| *A.—As Guarantor.* | | | |
| 43. Mortgage upon land which Company has guaranteed to pay | | | 3,500 00 |
| Gross total assets I. and II | | $ | 556,686 67 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | | |
|---|---|---|
| **I.—Received by the Corporation for its Own Use.** | | |
| *A.—Balances from 31st December, 1900.* | | |
| (*b*) Cash not already shown under (1) :— | Total (Col. 1.) | |
| 2. (i) On hand | $ | 397 48 |
| *B.—Sums Received Wholly or Partly on Capital Stock.* | | |
| 4. (*a*) Call on joint stock permanent capital | | 339 50 |
| (*aa*) Joint stock capital received in advance of calls | | 100 00 |
| *C.—Receipts on account of investments, loans or debts.* | | |
| (*a*) On mortgages of realty :— | | |
| 10. (i) Principal | | 4,990 30 |
| 11. (ii) Interest | | 1,262 75 |
| *D.—Receipts from real estate owned beneficially by Corporation..* | | |
| 16. (*a*) Sales | | 7,257 32 |
| 17. (*b*) Rent | | 26,906 01 |
| *F.—Borrowed money.* | | |
| 25. (*a*) Bank or other advances, discounts or overdrafts | | 1,580 89 |
| 26. (*b*) Borrowed by taking deposits | | 663 15 |
| *G.—Receipts from other sources, viz. :* | | |
| 30. (*a*) Government tax refunded | | 477 10 |
| Totals | $ | 43,974 50 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | | (Col. 1.) |
|---|---|---|
| 1. (*a*) | Loaned on mortgages | $ 1,292 61 |

C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*

| | | |
|---|---|---|
| 18. (*a*) | Bank account (principal and interest) | 2,460 11 |
| 19. (*b*) | Deposits: Principal, $2,680.14; interest, $966,17 | 3,746 31 |
| 20. (*c*) | Debentures issued in Canada: Interest, $100 | 100 00 |
| | Mortgages payable | 9,575 13 |

D.—*Management Expenses (other than foregoing.)*

| | | |
|---|---|---|
| 25 (*a*) | Salaries and fees | 1,927 00 |
| 28. (*d*) | Stationery, postage, printing and advertising | 320 10 |
| 29. (*e*) | Law costs | 81 30 |
| 32. (*h*) | Registration fees | 75 00 |

E.—*Other Expenditures, viz.:*

| | | |
|---|---|---|
| 33. (*a*) | Disbursements on real estate owned | 24,285 17 |

F.—*Balance.*

| | | |
|---|---|---|
| 37. (*a*) | Cash on hand | 111 77 |
| | Totals | $ 43,974 50 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada, which will mature in 1902, $2,000.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature 1902, $139,535.96.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, mortgages and agreements mostly now due.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 5 per cent.; on debentures, 5 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty 6 per cent.
7. Of the mortgages held by the Corporation, all are on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1901, $50,757.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.
10. Aggregate market value of the land mortgaged to the Corporation? Principally on vacant land, impossible to state value owing to condition of real estate market.
11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? None.
13. When were the accounts of the Corporation last audited? To 31st December, 1901.
14. Names and addresses of the auditors respectively for 1901 and 1902, Sherman E. Townsend, Toronto, Ont.; James T. Locke, Toronto, Ont.

## THE PROVIDENT INVESTMENT COMPANY.

*Head Office, Toronto, Ontario.*

Incorporated on 3rd November, 1893, by Letters Patent of Ontario, issued under the Ontario Joint Stock Companies' Letters Patent Act (R.S.O. 1887, c. 157).

For the lending and the borrowing powers see the Letters Patent (which contain special limitations).

### Annual Statement

Of the condition and affairs of The Provident Investment Company, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 26 King street east, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office:

Hon. Geo. A. Cox, President, Toronto.
H. C. Cox, Vice-President, "
Jos. W. Flavelle, Director, "
E. W. Cox, Director, "
F. G. Cox, Director, "
E R. Wood, Director, "
A. E. Ames, Director, "
E. R. Wood, Manager and Director, Toronto.
F. W. Baillie, Secretary, Toronto.

A. Permanent capital stock : Total amount authorized, $2,500,000 ; total amount subscribed $800,000, as more particularly set out in Schedule A hereto.

### Schedule A.

(*c*) *Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.*

| Description. | No. of shares. | Par value of shares. | Total amount held. | Total amount paid thereon. | Total remaining unpaid on calls. |
|---|---|---|---|---|---|
| | | $ | $ | $ | $ |
| 1. Fully called.. ..... | 8,000 | 100 | 800,000 | 800,000 | ..... |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

### Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | |
|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders).** | | |
| **A.—*Permanent Capital Stock or Shares.*** | | |
| 1. (*a*) Ordinary joint stock capital fully called ; total called, $800,000 ; total paid thereon ..... | $ 800,000 00 | |
| 5. (*e*) Unappropriated profits in respect of (1)..... ..... ..... ..... | 57,105 88 | |
| | | $ 857,105 88 |
| **Liabilities to the Public.** | | |
| 31. Loans in Canada against the security of bonds, stocks and debentures owned by the Company..... ..... ..... | $ 767,982 97 | |
| 35. Accrued interest on above item ..... ..... ..... | 20,244 17 | |
| | | 788,227 14 |
| Total liabilities..... ..... | | $1,645,333 02 |

BALANCE SHEET.—*Continued.*

CR. *Assets*

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.

A.—*Immovable Property Owned Beneficially by Corporation.*

| | | | |
|---|---|---|---|
| 5. (*b*) Freehold land (including buildings) other than foregoing | $ 336,418 20 | | |
| 7. (*d*) Rents due, $19.77, and accrued, $1,472.24 | 1,492 01 | | |
| | | $ | 337,910 21 |

B.—*Debts secured by Mortgages of Land.*

| | | | |
|---|---|---|---|
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | | | 6,703 00 |

C.—*Debts not above enumerated for which the Corporation holds securities as follows:*

| | | | |
|---|---|---|---|
| 25. (*m*) Bonds, stocks and debentures owned by the Company | $ 1,276,390 93 | | |
| 26. (*n*) Interest due and accrued on item 25 and not included therein | 19,769 69 | | |
| | | | 1,296,160 62 |

E.—*Cash.*

| | | | |
|---|---|---|---|
| 31. (*a*) On hand | 1,337 67 | | |
| 32. (*b*) In bank | 3,221 52 | | |
| | | | 4,559 19 |
| Total assets | | $ | 1,645,333 02 |

CASH ACCOUNT.

*Receipts for the year ending 31st December, 1901.*

I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.

A.—*Balance from 31st December, 1900.*

| | | | |
|---|---|---|---|
| (1) Cash (not already shown under (1)): | | | |
| 2. (i) On hand | $ 117 14 | | |
| 3. (ii) In bank | 5,517 47 | | |
| | | $ | 5,634 61 |

C.—*Receipts on account of Investments, Loans or Debts.*

| | | | |
|---|---|---|---|
| (*a*) On mortgages of realty: | | | |
| 10. (i) Principal | 6,555 00 | | |
| 11. (ii) Interest | 208 00 | | |
| | | | 6,763 00 |
| (*b*) Bonds, stocks and debentures owned by company :— | | | |
| 12. (i) Principal | 822,363 16 | | |
| 13. (ii) Interest or dividends | 58,774 10 | | |
| | | | 881,137 26 |
| 14. (*c*) (i) Loans secured by bonds, stocks and debentures | 7,957 78 | | 7,957 78 |
| 15. (ii) Interest included in item 11. | | | |

D.—*Receipts from Real Estate Owned Beneficially by Corporation.*

| | | | |
|---|---|---|---|
| 16. (*a*) Sales (not included in any of the foregoing items) | 12,615 88 | | |
| 17. (*b*) Rents | 4,752 38 | | |
| | | | 17,368 26 |

F.—*Borrowed Money.*

| | | | |
|---|---|---|---|
| 25. (*a*) Book or other advances, discounts or overdrafts | | | 264,030 15 |
| Totals | | $ | 1,182,891 06 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | (Col. 1.) | (Col. 4) |
|---|---|---|
| 1. (*a*) Loaned on mortgages of realty | | $ 6,638 75 |
| (*b*) Loaned or invested in other securities: | | |
| (i) Loaned on security of bonds, stocks or debentures | | 5,156 35 |
| (iii) Purchase of stocks, bonds and debentures | | 615,899 86 |
| 6. (*c*) Real estate purchased | | 5,746 91 |

C.—*Borrowed Money other than foregoing or Interest thereon Paid, viz.:*

| | | |
|---|---|---|
| 18. (*a*) Repayment of bank advances, Principal | $491,866 12 | |
| " " Interest | 46,254 25 | |
| | | 538,120 37 |

D.—*Management expenses (other than foregoing).*

| | | |
|---|---|---|
| 25. (*a*) Salaries and fees } 26. (*b*) Commission or brokerage } | $1,341 36 | |
| 28. (*d*) Stationery, postage, printing and advertising | 58 59 | |
| 29. (*e*) Law costs | 181 51 | |
| 32. (*h*) Registration Fees | 125 00 | |
| (*i*) Ontario tax | 520 00 | |
| | | 2,226 46 |

E.—*Other Expenditures, viz.:*

| | | |
|---|---|---|
| 33. (*a*) Taxes | $3,273 19 | |
| 34. (*b*) Insurance on property owned by Company | 162 55 | |
| 35. (*c*) Fuel, rent, etc | 410 03 | |
| 36. (*d*) Repairs and improvements | 697 40 | |
| | | 4,543 17 |

F.—*Balance.*

| | | |
|---|---|---|
| 37. (*a*) Cash on hand and in bank | | 4,559 19 |
| Totals | | $1,182,891 06 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

3. Amount of other existing obligations of the Corporation which will mature in 1902. None.

4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. None.

6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty 5 per cent; on other securities, fluctuates.

7. Of the mortgages held by the Corporation $2,203.00 is on realty situate in Ontario, and $4,500 on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1901. None.

9. Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.

10. Aggregate market value of the land mortgaged to the Corporation, $10,000.

11. How often are the securities held by the Corporation valued? Yearly.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Managing director, $3,000; secretary, $2,500. By Guarantee Company.

13. When were the accounts of the Corporation last audited? To 31st December, 1901.

14. Names and addresses of the auditors respectively for 1901 and 1902 (if appointed): Robert F. Walton, Toronto; H. M. Asling, Toronto.

## THE SCOTTISH ONTARIO AND MANITOBA LAND COMPANY (LIMITED).

*Head Office, Glasgow, Scotland.*

Chief agency in the Province of Ontario, No. 11 Toronto Street, Toronto.

Attorney for the Province of Ontario for purposes of Loan Corporations Act (P. of Att'y, 1st Sept., 1897); James Lendrum Scarth, of Toronto, and John Galloway Scott, of Toronto.

Commissioners in Canada for execution of Deeds, etc. (P. of Att'y. 8th Oct., 1889): James Lendrum Scarth, of Toronto; Alexander Bain, of Winnipeg, and John Galloway Scott, of Toronto.

### Constating Insiruments.

Certificate of incorporation (15th Dec., 1879), issued by Registrar of Joint Stock Companies for Scotland, under the Companies' Act, 1862, 1867 and 1877.

Memorandum of Association and Articles of Association (both of the 12th Dec., 1870) under the above Acts and amendment to 73rd Article made 24th April, 1882.

For the lending and borrowing powers see the Memorandum of Association and the Articles of Association and the (Imp.) Companies' Act 1862 to 1893; also for transactions in Ontario, see the Loan Corporations Act, R. S. O 1897, c. 205; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Scottish Ontario and Manitoba Land Company (Limited) of Glasgow, Scotland, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Company is at No. 205 St. Vincent Street, in the City of Glasgow, Scotland.

The Board is constituted of five directors holding office for three years.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, with their respective terms of office:

| | | | | | |
|---|---|---|---|---|---|
| Hugh Wright, Chairman, Altiery, | Scotland; | April, | 1899, | April, | 1902. |
| Peter Sturrock, Director, Kilmarnock, | " | " | 1901, | " | 1904. |
| Samuel Gunn, Director, Glasgow, | " | " | 1899, | " | 1902. |
| Robert Miller, D.L., Director, Edinburgh, | " | " | 1900, | " | 1903. |
| Robert Anderson, Director, Glasgow, | " | " | 1900, | " | 1903. |
| J. L. Scarth, Com'r in Ontario, Toronto | | | | | |
| A. Bain, Com'r in Manitoba, Winnipeg. | | | | | |
| James Muirhead, Secretary, Glasgow. | | | | | |

A. Permanent capital stock: Total amount authorized, $2,433,333 33; total amount subscribed, $1,119,966.00, as more particularly set out in Schedule A hereto.

### Schedule A.

*(b) Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.*

| Description. | No. of shares. | Par value of shares. | Total amount held. | Total amount paid thereon. | Total remaining unpaid on calls. |
|---|---|---|---|---|---|
| | | £ | $ c. | $ c. | |
| 2. — per cent. called..... | 23,013 | 10 stg. | 1,119,966 00 | 1,007,969 40 | ..... |
| Totals. ... ..... | 23,013 | .... .... | 1,119,966 00 | 1,007,969 40 | ..... |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| | **Capital (Liabilities to Stockholders or Shareholders.** | | |
| | *A.—Permanent Capital Stock or Shares.* | | |
| *2. | (*b*) Ordinary joint stock capital 90 per cent. called; total called, $1,007,969.40; total paid thereon | $1,007,969 40 | |
| 5. | (*e*) Unappropriated profits in respect of (2) | 30,594 64 | |
| 6. | (*f*) Reserve fund in respect of (2) | 12,166 66 | |
| | | | $1,050,730 70 |
| | **Liabilities to the Public.** | | |
| 31. | Debentures issued elsewhere than in Canada | $6,326 67 | |
| 32. | Interest accrued on (31) | 30 77 | |
| 40. | Other liabilities to the public, viz.: | | |
| 41. | (*a*) Sundry open accounts | 10,760 15 | |
| | | | 17,117 59 |
| | Total liabilities | | $1,067,848 29 |

Cr. *Assets.*

| | | | |
|---|---|---|---|
| | **I.—Assets of which the Corporation is the Beneficial Owner.** | | |
| | *A.—Immovable Property Owned Beneficially by Corporation:* | | |
| 5. | (*b*) Freehold land (including buildings) other than foregoing | | $742,036 76 |
| | *B.—Debts secured by Mortgages of Land.* | | |
| 9. | (*a*) Debts (other than item 10) secured by mortgages of land | $224,327 12 | |
| 10. | (*b*) Debts secured by mortgaged land held for sale | 72,116 18 | |
| 11. | (*c*) Interest and rent due or accrued on items 9 and 10 and not included therein | 10,982 40 | |
| | | | 307,425 70 |
| | *C.—Debts not above enumerated for which the Corporation holds securities as follows:* | | |
| 22. | (*j*) Debts secured by bills receivable | $1,888 46 | |
| 23. | (*k*) Debts secured by special agreements | 7,692 05 | |
| | | | 9,580 51 |
| | *E.—Cash.* | | |
| 31. | (*a*) On hand | $312 62 | |
| 32. | (*b*) In bank | 7,924 30 | |
| | | | 8,236 92 |
| | *F.—Assets not hereinbefore mentioned.* | | |
| 37. | (*a*) Office furniture | $216 55 | |
| 38. | (*b*) Balance at debit of sundry accounts | 351 85 | |
| | | | 568 40 |
| | Total assets | | $1,067,848 29 |

## Cash Account.

*Receipts in Ontario only for the year ending 31st December, 1901.*

| | | |
|---|---|---|
| | **I.—Received by the Corporation for its Own Use.** | |
| | *A.—Balances from 31st December, 1900.* | |
| | | Total (Col. 4.) |
| | (*b*) Cash, not already shown under (1): | |
| 2. | (i) On hand | $704 67 |
| 3. | (ii) In bank | 975 35 |
| | *Forward* | $1,680 02 |

* The sum of £10,396 deposited by shareholders in anticipation of calls on shares was repaid to them during the year 1901.

CASH ACCOUNT.

*Receipts.—Continued.*

| | | |
|---|---|---|
| | *Brought forward* | $1,680 02 |
| | C.—*Receipts on account of investments, loans or debts.* | |
| | (*a*) On mortgages of realty :— | |
| 10. | (i) Principal | 2,325 00 |
| 11. | (ii) Interest | 137 55 |
| | D.—*Receipts from Real Estate owned beneficially by Corporation.* | |
| 16. | (*a*) Sales | 250 00 |
| 17. | (*b*) Rent | 9,577 02 |
| | G.—*Receipts from other sources.* | |
| 30. | (*a*) Bills receivable | 310 89 |
| | (*b*) Received from Winnipeg agency | 22,201 20 |
| | (*c*) Exchange | 50 86 |
| | Sundries | 11 84 |
| | Totals | $36,544 38 |

*Expenditure in Ontario only for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

| | A.—*Sums Loaned or Invested on Capital Account.* | Total, (Col. 4.) |
|---|---|---|
| 1. | (*b*) Loaned or invested in other securities, viz : | |
| 2. | (i) Repairs, cost, etc., on property mortgaged to Company | $1,080 21 |
| 3. | (ii) Taxes, improvements, etc., on property owned by the Company | 4,100 81 |
| 4. | (iii) Repairs on Company's property | 1,271 98 |
| | (*c*) Insurance and taxes advanced on property mortgaged to the Corporation | 201 70 |
| | D.—*Management Expenses (other than foregoing).* | |
| 25. | (*a*) Salaries and fees | 550 00 |
| 28. | (*d*) Stationery, postage, printing and advertising | 109 11 |
| 29. | (*e*) Law costs | 733 46 |
| 32. | (*h*) Registration fees | 107 00 |
| | E.—*Other Expenditure viz.:* | |
| 33. | (*a*) Ontario tax | 211 25 |
| 34. | (*b*) Expenditure in respect to various buildings owned by the Company | 2,117 31 |
| 35. | (*c*) Exchange remitted to head office | 18,493 33 |
| 36. | (*e*) Sundry payments on account of the head office | 6,330 65 |
| | Sundries | 592 98 |
| | F.—*Balance.* | |
| 37. | (*a*) Cash on hand and in bank | 644 89 |
| | Totals | $36,544 38 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of Debentures issued by the Corporation in Canada which will mature in 1902, none.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. $6,326.67
3. Amount of other existing obligations of the Corporation which will mature in 1902, none.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. In Manitoba, $24,240.66.
5. Average rate of interest per annum paid by the Corporation during 1901. On deposits, none ; on debentures, 4 per cent.
6. Average rate of interest per annum received by the Corporation during 1901. On mortgages of realty, 6 per cent.
7. Of the mortgages held by the Corporation $33,724.30 is on realty situate in Ontario, and $262,718.82 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901, $1,001.72.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.
10. Aggregate market value of the land mortgaged to the Corporation. Cannot state, as there is no present demand for much of the land
11. How often are the securities held by the Corporation valued ? Price lists subject to annual revision and revised more frequently when business is active.
12. (*a*) What officers of the Corporation are under bond, and for what sum respectively ? None.
13. When were the accounts of the Corporation last audited ? 31st December, 1901.
14. Names and address of the auditors respectively for 1901 and 1902. D. S. Carson, Glasgow, Scotland ; John Maughan, Toronto, Ont., T. W. Fisher, Winnipeg, Man.

## THE TORONTO LAND AND INVESTMENT CORPORATION.

*Head Office, Toronto.*

Incorporated by Letters Patent of Ontario (30th January, 1886), issued under the Ontario Joint Stock Companies Letters Patent Act (R. S. O. 1877, c. 150)

For the lending and the borrowing powers see R.S.O. 1877, c. 150 ; R.S.O. 1887, c 157 ; and Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Toronto Land and Investment Corporation at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province

The head office of the Corporation is at No. 21 Leader Lane, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :—

| | | |
|---|---|---|
| G. R. R. Cockburn, President, Toronto : | 8th January, 1901 ; | 14th January, 1902 |
| Frederick Wyld, Vice-President, Toronto, | " | " |
| Hon. G. A. Cox, Director, Toronto, | " | " |
| Donald McKay, Director, Toronto, | " | " |
| J. Gordon Jones, Director, Toronto, | " | " |
| Robert Kilgour, Director, Toronto, | " | " |
| John Catto, Director, Toronto, | " | " |
| John C. Copp, Manager and Secretary, Toronto, | " | " |

A. Permanent capital stock : total amount authorized, $500,000 ; total amount subscribed, $400,000, as more particularly set out in Schedule A hereto.

### Schedule A.

*(b) Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.*

| | No. of shares. | Par value of shares. | Total amount held. | Total amount paid thereon | Total remaining unpaid on calls. |
|---|---|---|---|---|---|
| | | $ | $ | $ | $ |
| 1 Fully called ..... | 8,000 | 50 | 400,000 | 243,730 | 156,270 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

*Capital and Liabilities.*

Dr.

### Capital (Liabilities to Stockholders or Shareholders.)

*A.—Permanent Capital Stock or Shares*

| | | | |
|---|---|---|---|
| 1. (*a*) | Ordinary Joint Stock Capital fully called: Total subscribed, $400,000; total paid thereon | $243,730 00 | |
| 4. (*d*) | Dividends declared in respect of (1), but not yet paid | 22 97 | |
| | | | $243,752 97 |

### Liabilities to the Public.

| | | | |
|---|---|---|---|
| 27. | Deposits payable on notice | $709 65 | |
| 28. | Interest on deposits, due or accrued or capitalized | 17 74 | |
| 37. | Owing to banks (including interest due or accrued) | 3,272 58 | |
| 40. | Other liabilities to the public, viz: | | |
| 41. (*a*) | Mortgages on real estate | 13,500 00 | |
| 43. (*c*) | Interest | 405 00 | 17,904 97 |
| | Total liabilities | | $261,657 94 |

*Assets.*

Cr.

### I.—Assets of which the Corporation is the Beneficial Owner.

*A.—Immovable Property Owned Beneficially by Corporation.*

| | | | |
|---|---|---|---|
| 5 (*b*) | Freehold land (including buildings) other than foregoing | | $195,784 48 |

*B.—Debts secured by Mortgages of Land.*

| | | | |
|---|---|---|---|
| 9. (*a*) | Debts (other than item 10) secured by mortgages of land | $59,513 86 | |
| 11. (*c*) | Interest due and accrued on 9 | 770 87 | |
| | | | 60,284 73 |

*C.—Debts not above enumerated for which the Corporation holds securities as follows:*

| | | |
|---|---|---|
| 20. (*h*) | Debts secured only by permanent stock or shares in the Corporation | 275 00 |

*F.—Assets not hereinbefore mentioned.*

| | | |
|---|---|---|
| | Balance, profit and loss | 5,314 73 |
| | Total assets | $ 261,657 94 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

### I.—Received by the Corporation for its Own Use.

*A.—Balances from 31st December, 1900.* Total. (Col. 4.)

| | | | |
|---|---|---|---|
| (*b*) | Cash not already shown under (1): | | |
| 3. | (i) In bank | | $26 56 |

*C.—Receipts on account of Investments, Loans or Debts.*

| | | | |
|---|---|---|---|
| (*a*) | On mortgages of realty:— | | |
| 10. | (i) Principal | | 4,100 27 |
| 11. | (ii) Interest | | 996 64 |

*D.—Receipts from Real Estate Owned Beneficially by Corporation.*

| | | | |
|---|---|---|---|
| 16. (*a*) | Sales | | 10,927 75 |
| 17. (*b*) | Rents | | 8,154 75 |
| | Totals | | $24,253 67 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

| | | Total (Col. 4.) |
|---|---|---|
| 1. (*b*) | Loaned or invested in other securities, viz.: | |
| (*c*) | Insurances or taxes advanced on property mortgaged to the Corporation | $1,429 60 |
| (*f*) | Repairs, etc., on property mortgaged to the Corporation | 922 37 |

C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*

| | | |
|---|---|---|
| 18. (*a*) | Bank account (Principal and Interest) | 12,020 15 |
| 19. (*b*) | Deposits: Principal.....; interest, $35.48 | 35 48 |

D.—*Management Expenses (other than foregoing.)*

| | | |
|---|---|---|
| 25. (*a*) | Salaries and fees | 1,525 15 |
| 26. (*b*) | Commission or brokerage | 446 00 |
| 28. (*d*) | Stationery, postage, printing and advertising | 48 07 |
| 29. (*e*) | Law costs | 188 86 |
| 30. (*f*) | Fuel, rent, taxes (other than in 7 and 32) and rates | 285 00 |
| 32. (*h*) | Registration fees | 55 00 |
| (*i*) | Ontario tax | 158 60 |

E.—*Other Expenditures, viz.:*

| | | |
|---|---|---|
| 33. (*a*) | Interest on mortgages payable | 810 00 |
| (*c*) | Taxes on real estate | 4,335 86 |
| (*d*) | Repairs to properties under rental | 1,993 53 |

F.—*Balance. None.*

| | |
|---|---|
| Totals | $24,253 67 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. All securities are being realized as speedily as possible.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 5 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 5 per cent.
7. Of the mortgages held by the Corporation all are on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1901, $14,973.63.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.
10. Aggregate market value of land mortgaged to the Corporation, $60,000.00.
11. How often are the securities held by the Corporation valued? As required.
12. (*a*) What officers of the Corporation are under bond, and for what sum respectively? None.
13. When were the accounts of the Corporation last audited? 14th December, 1901.
14. Names and addresses of the auditors respectively for 1901 and 1902 (if appointed). William Kerr, Toronto, Ont.; Joseph Fletcher, Toronto, Ont.

## THE TORONTO SAVINGS AND LOAN COMPANY.

*Head Office, Peterborough, Ontario.*

Incorporated as "The Toronto Real Estate Investment Company," by Letters Patent of Ontario (June 15th, 1885), issued under the Ontario Joint Stock Companies' Letters Patent Act (R.S.O. 1877, c. 150). Supplemental Letters Patent of Ontario (29th December, 1877), were issued under R.S.O. 1887, c. 157, defining the borrowing powers, etc. Further Supplementary Letters Patent of Ontario (25th September, 1889), were issued under the last mentioned Act, increasing the capital stock from $400,000 to $2,000,000. Further Supplementary Letters Patent of Ontario (30th March, 1891), were issued under the same Act, conferring agency powers on the company. The corporate name was by Order-in-Council (2nd April, 1891), changed to "The Toronto Savings and Loan Company."

For the lending and borrowing powers, see the Letters Patent and the Acts R.S.O. 1877, c. 150; R.S.O. 1887, c. 157; R.S.O. 1897, c. 205; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Toronto Savings and Loan Company, of Peterborough, Ont., at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 437 George street south, in the Town of Peterborough, in the Province of Ontario.

The Board is constituted of nine directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | | | |
|---|---|---|---|---|
| Hon. Geo. A. Cox, President, | Toronto, Ont., | 14th February, 1901 | ; 13th February, 1902. | |
| Richard Hall, Vice-President. | Peterborough, | " | " | " |
| A. A. Cox, 2nd Vice-President, | " | " | " | " |
| Peter Hamilton, Director, | " | " | " | " |
| D. W. Dumble, Director, | " | " | " | " |
| James Stevenson, Director, | " | " | " | " |
| A. L. Davis, Director, | " | " | " | " |
| H. I. Le Fevre, Director, | Lakefield, | " | " | " |
| W. G. Morrow, Managing Director, | Peterborough, | " | " | " |

A. Permanent capital stock : Total amount authorized, $2,000,000 ; total amount subscribed, $1,000,000, as more particularly set out in Schedule A hereto.

### Schedule A.

(*b*) *Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or private Acts.*

| Description. | No. of shares. | Par value of share. | Total amount held. | Total amount paid thereon. | Total remaining unpaid on calls. |
|---|---|---|---|---|---|
| | | $ | $ | $ | $ |
| 1. Fully called ..... ..... | 5,000 | 100 | 500,000 | 500,000 | ..... |
| 2. 20 per cent. called ..... | 5,000 | 100 | 500,000 | 100,000 | ..... |
| Totals ..... ..... | 10,000 | ..... | 1,000,000 | 600,000 | ..... |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| **Capital (Liabilities to Stockholders and Shareholders).** | | | |
| *A.—Permanent Capital Stock or Shares.* | | | |
| 1. (*a*) Ordinary joint stock capital fully called ; total called, $500,000 ; total paid thereon | $ 500,000 00 | | |
| 2. (*b*) Ordinary joint stock capital, 20 per cent. called ; total called, $100,000 ; total paid thereon | 100,000 00 | | |
| 4. (*d*) Dividends declared in respect of (1) or (2) but not yet paid | 18,000 00 | | |
| 6. (*f*) Reserve fund in respect of (1), (2) | 153,000 00 | | |
| 7. (*g*) Contingent fund in respect of (1) (2) | 7,256 27 | | |
| | | $ | 778,256 27 |
| **Liabilities to the Public.** | | | |
| 27. Deposits payable on notice | $ 198,913 10 | | |
| 28 Interest on deposits, due or accrued or capitalized | 3,244 96 | | |
| 29. Debentures issued in Canada | 650,851 76 | | |
| 30. Interest due and accrued on (29) | 12,909 22 | | |
| 31. Debentures issued elsewhere than in Canada | 12,166 66 | | |
| 32. Interest accrued on (31) | 69 16 | | |
| 40. Other liabilities to the public, viz : | | | |
| 41. (*a*) Sundry accounts due by company | 562 10 | | |
| | | | 878,716 96 |
| Total liabilities | | | $1,656,973 23 |

Cr. *Assets.*

| | | | |
|---|---|---|---|
| **I.—Assets of which the Corporation is the Beneficial Owner.** | | | |
| *A.—Immovable Property Owned Beneficially by Corporation.* | | | |
| 5. (*b*) Freehold land (including buildings) other than foregoing | $ 612,750 03 | | |
| 6. (*c*) Leasehold land (including buildings) other than foregoing | 35,000 00 | | |
| | | $ | 647,750 03 |
| *C.—Debts not above enumerated for which the Corporation holds securities as follows :* | | | |
| 22. (*j*) Debts secured by stock and bonds other than above | 948,800 00 | | |
| 26. (*n*) Interest due or accured on item 22 and not included therein | 22,678 20 | | |
| | | | 971,478 20 |
| *D.—Unsecured Debts.* | | | |
| 27. (*a*) Sundry accounts due to Company | | | 1,617 13 |
| *E.—Cash.* | | | |
| 31. (*a*) On hand | $ 991 99 | | |
| 32. (*b*) In bank | 35,135 88 | | |
| | | | 36,127 87 |
| Total assets | | | $1,656,973 23 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | | | |
|---|---|---|---|
| **I.—Received by the Corporation for its Own Use.** | | | |
| *A.—Balances from 31st December, 1900.* | (Col. 1.) | | Total (Col. 4.) |
| 1. (*b*) Cash (not already shown under (1) ) | | | |
| 2. (i) On hand | | $ | 2,354 33 |
| 3. (ii) In bank | | | 15,339 35 |
| *C.—Receipts on account of investments, loans or debts.* | | | |
| (*a*) On mortgages of realty :— | | | |
| 10. (i) Principal | 222,232 31 | | |
| 11. (ii) Interest | 16,319 64 | | |
| (iii) Insurance, taxes etc., advanced upon mortgages | 1,021 82 | | |
| (*b*) On other securities :— | | | 239,573 77 |
| 12. (i) Principal | 5,357 50 | | |
| 13. (ii) Interest or dividends | 62,798 30 | | |
| | | $ | 68,155 80 |
| *D.—Receipts from real estate owned beneficially by Corporation.* | | | |
| 16. (*a*) Sales (not included in any of foregoing items) | 4,763 05 | | |
| 17. (*b*) Rents | 38,619 41 | | |
| | | $ | 43,382 46 |
| *F.—Borrowed Money.* | | | |
| 26. (*b*) Borrowed by taking deposits | | | 392,235 94 |
| 27. (*c*) Borrowed on debentures | | | 77,733 26 |
| *G.—Receipts from other sources, viz.:* | | | |
| 30. (*a*) Sundry accounts due Company | | | 3,430 52 |
| Total | | $ | 842,205 43 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901*

| | | Col. 1. | Total, Col. 4. |
|---|---|---|---|
| | **I.—EXPENDED ON CORPORATION ACCOUNT.** | | |
| | *A.—Sums Loaned or Invested on Capital Account.* | | |
| 1. | (*a*) Loaned on mortgages of realty | | $35,406 65 |
| | (*b*) Loaned or invested in other securities, viz. : | | |
| 2. | (i) In stocks | | 32,373 50 |
| 6 | (*c*) Real estate purchased | | 3,019 15 |
| 7. | (*e*) Insurance or taxes advanced on property mortgaged to the Corporation | | 829 77 |
| | *B.—Expended on Stock Account.* | | |
| 8. | Dividends paid on permanent stock | $36,000 00 | 36,000 00 |
| | *C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:* | | |
| 19. | (*b*) Deposits : Principal, $453,530.01 ; interest, $10,265.45 | 463,795 46 | 463,795 56 |
| 20. | (*c*) Debentures issued in Canada: Principal, $185,273.62 ; interest, $33,784.03 | 219,057 65 | 219,057 65 |
| | *D.—Management Expenses (other than foregoing.)* | | |
| 25. | (*a*) Salaries and fees | 2,507 00 | |
| 26. | (*b*) Commission and brokerage | 99 40 | |
| 28. | (*d*) Stationery, postage, printing and advertising | 450 89 | |
| 30. | (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates | 1,348 51 | |
| 31. | (*g*) Travelling expenses | 42 10 | |
| | | | 4,447 90 |
| | *E.—Other Expenditure, viz.:* | | |
| 33. | (*a*) Taxes on property owned | 2,115 37 | |
| 34. | (*b*) Ground rent on leasehold property | 1,250 00 | |
| 35. | (*c*) Repairs and improvements on property owned | 2,697 73 | |
| 36. | (*d*) Insurance on property owned | 1,862 15 | |
| | | | 7,925 25 |
| | (*e*) Sundry accounts due by Company | | 3,222 23 |
| | *F.—Balance.* | | |
| 37. | (*a*) Cash on hand and in various banks | | 36,127 87 |
| | Totals | | $842,205 43 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902, $34,550.00.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, (not including cashable stocks and bonds amounting to $948,800). None.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 3½ per cent.; on debentures, 4.52 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 5.39 per cent., on other securities, 5.88 per cent.
7. Mortgages held by the Corporation. None.
8. Loans written off or transferred to real estate account during 1901. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.
10. Aggregate market value of the land mortgaged to the Corporation. None.
11. How often are the securities held by the Corporation valued? All within 3 or 4 years.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? None.
13. When were the accounts of the Corporation last audited? 22nd January, 1902.
14. Names and address of the auditors respectively for 1901 and 1902? Jas. A. Hall, Peterboro'; F. W. Baillie, Toronto.

## THE WALKERVILLE LAND AND BUILDING COMPANY, LIMITED.

*Head Office, Walkerville, Ontario.*

Incorporated by Letters Patent of Ontario (22nd October, 1890) issued under the Ontario Joint Stock Companies Letters Patent Act, R.S.O., 1887, c. 157.

For the lending and the borrowing powers see the above instrument and Act, also R.S.O. 1897, c. 205; 1900, c. 27.

### Annual Statement

Of the condition and affairs of the Walkerville Land and Building Company (Limited), Walkerville, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Sandwich street, in the Town of Walkerville, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

E. Chandler Walker, President, Walkerville, Ont.; 11th February, 1902, 11th February, 1903.
F. H. Walker, Vice-President, Walkerville, Ont.; " "
J. Harrington Walker, Director, Walkerville, Ont.; " "
Wm. Aikman, jr., Director, Detroit, U.S.A.; " "
Douglas F. Matthew, Director and Secretary, Walkerville, Ont.; " "

A. Permanent capital stock : total amount authorized, $1,000,000 ; total amount subscribed, $1,000,000, as more particularly set out in Schedule A hereto.

Last call made : Date, 1st January, 1891 ; rate, 50 per cent.; gross amount, $500,000 ; amount paid thereon, $500,000.

### Schedule A.

*(b).—Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.*

| Description. | No. of shares. | Par value of shares. | Total amount held. | Total amount paid thereon. |
|---|---|---|---|---|
| | | $ | $ | $ |
| 2. 50 per cent. called..... ..... | 10,000 | 100 | 1,000,000 | 500,000 |

List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders).** | | | |
| *A.—Permanent Capital Stock or Shares.* | | | |
| 2. (*b*) Ordinary joint stock capital 50 per cent. called : Total called, $500,000 ; total paid thereon | | $500,000 00 | |
| 5. (*e*) Unappropriated profits in respect of (2) | | 26,839 41 | |
| | | | $526,839 41 |
| **Liabilities to the Public.** | | | |
| 29. Debentures issued in Canada | | $150,000 00 | |
| 30. Interest accrued on (29) | | 1,687 50 | |
| 37. Owing to banks (including interest due or accrued) | | 40,000 00 | |
| 39. To pay assumed mortgages | | 950 00 | |
| 40. Other liabilities to the public, viz.: | | | |
| 41. (*a*) Accounts payable | | 521 64 | |
| | | | 193,159 14 |
| Total liabilities | | | $719,998 55 |

Cr. *Assets.*

| | | | |
|---|---|---|---|
| **I.—Assets of which the Corporation is the Beneficial Owner.** | | | |
| *A.—Immovable Property Owned Beneficially by Corporation.* | | | |
| 5. (*b*) Freehold land (including buildings) other than foregoing | | | $676,513 17 |
| *C.—Debts not above enumerated.* | | | |
| 22. (*j*) Debts secured by retaining titles, being amounts outstanding on sales and advances. | | | 33,855 38 |
| *E.—Cash.* | | | |
| 31. (*a*) On hand | | $ 492 26 | |
| 32. (*b*) In bank | | 973 72 | |
| | | | 1,465 98 |
| *F.—Assets not hereinbefore mentioned.* | | | |
| 37 (*a*) Office furniture | | $ 85 55 | |
| 38. (*b*) Hotel furnishings | | 3,176 83 | |
| 39. (*c*) Insurance policies | | 1,125 78 | |
| 40. (*d*) Rents | | 2,583 80 | |
| 41. (*e*) Accounts receivable | | 1,192 06 | |
| | | | 8,164 02 |
| Total assets | | | $719,998 55 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | | | |
|---|---|---|---|
| **I.—Received by the Corporation for its Own Use.** | | | |
| *A.—Balances from 31st December, 1900.* | | | |
| (*b*) Cash (not already shown under (1) ) :— | | | Col. 4. |
| 3. (ii) In bank | | | $2,853 14 |
| *D.—Receipts from Real Estate owned beneficially by Company.* | | | |
| 17. (*b*) Rents | | | 25,720 84 |
| 25. (*a*) Bank discounts | | | 40,000 00 |
| *G.—Receipts from other sources.* | | | |
| 30 (*a*) Agreements for sales and advances | | | 3,533 05 |
| (*b*) Interest | | | 455 83 |
| (*c*) Accounts collected | | | 2,021 10 |
| Totals | | | $74,583 96 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | | | |
|---|---|---|---|
| 3. | (ii) Advances for building | $ | 2,500 00 |
| 5. | (iv) New houses and factories built | | 35,559 00 |
| 6. | (*c*) Real estate purchased | | 6,000 00 |
| 7. | (*d*) Incumbrances on realty paid off | | 100 00 |

C.—*Borrowed Money (other than foregoing) or Interest thereon paid.*

| | | | |
|---|---|---|---|
| 20. | (*c*) Debentures issued in Canada: interest | | 6,750 00 |

D.—*Management Expenses (other than foregoing).*

| | | | |
|---|---|---|---|
| 25. | (*a*) Salaries and fees | | 1,200 00 |
| 30. | (*f*) Fuel, rent, taxes (other than 7 and 32) and rates | | 6,380 03 |

E.—*Other Expenditures, viz.:*

| | | | |
|---|---|---|---|
| | Government fees and taxes | | 400 00 |
| 33. | (*a*) Other interest paid | | 1,623 58 |
| 34. | (*b*) Repairs and maintenance | | 3,983 89 |
| 35. | (*c*) General expenses | | 189 40 |
| 36. | (*d*) Insurance premiums paid | | 1,023 22 |
| | (*e*) Accounts paid | | 7,458 86 |

F.—*Balance.*

| | | | |
|---|---|---|---|
| 37. | (*b*) Cash on hand and in bank | | 1,465 98 |
| | Totals | $ | 74,583 96 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. $3,209.14.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. None.
5. Average rate of interest per annum paid by the Corporation during 1901 on debentures, 4½ per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, none; on other securities, 6 per cent.
7. Mortgages held by the Corporation. None.
8. Loans written off or transferred to real estate account during 1901? None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.
10. Aggregate market value of the land mortgaged to the Corporation. None.
11. How often are the securities held by the Corporation valued? At directors' meetings.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? None.
13. When were the accounts of the Corporation last audited? 10th February, 1902.
14. Names and address of the auditors respectively for 1901 and 1902? Edward Radford.

## THE LAND SECURITY COMPANY.

*Head Office, Toronto.*

### Constating Acts or Instruments

1873. Special Act of Incorporation, 36 V. c. 128 (O.), under the name of The Toronto House Building Association.

1882. 45 V. c. 80 (O.), changing the corporate name to The Land Security Company; increasing capital stock and amending powers.

1885. 48 V. c. 82 (O.), amending powers.

1889. 52 V. c. 86 (O.), increasing capital stock; authorizing conversion of existing shares into new shares, and amending powers.

1890. 53 V. c. 132 (O.), increasing capital stock to $5,000,000; defining rights of transferee on transmission of shares by death, etc.

1896. 59 V. c. 113 (O.), changing ordinary shares into preference shares; dividing existing shares, etc.

For the lending powers see 48 V. c. 82 (O.), secs. 1, 2; and 52 V. c. 86 (O.), s. 5.

For the borrowing powers see 36 V. c. 128 (O.), s. 5, as amended by 45 V. c. 80 (O), s. 5, and by 48 V. c. 82 (O.), s. 2; and see 59 V. c. 113 (O.), secs. 10 to 13.

### Annual Statement

Of the condition and affairs of the Land Security Company, of Toronto, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 44 Victoria Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office:

| | | |
|---|---|---|
| Robert Jaffray, President, Toronto, Ont.; | 25th February, 1901; | 4th February, 1902. |
| Edward Galley, Vice-President, Toronto, Ont.; | " | " |
| Hon. Chancellor Sir J. A. Boyd, Director, Toronto, Ont.; | " | " |
| Fred. J. Stewart, Director, Toronto, Ont.; | " | " |
| John C. Copp, Director, Toronto, Ont; | " | " |
| William Wilson, Director, Toronto, Ont.; | " | " |
| Ferguson J. Dunbar, Director, Toronto, Ont.; | " | " |
| Edward R. Greig, Manager-Secretary, Toronto, Ont.; | 24th January, 1900. | |

A. Permanent capital stock: total amount authorized, $5,000,000; total amount subscribed, $1,382,300, as more particularly set out in Schedule A hereto.

### Schedule A.

*(b) Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.*

| Description. | No. of shares. | Par value of shares. | Total amount held. | Total amount paid thereon. | Total remaining unpaid on calls. |
|---|---|---|---|---|---|
| | | $ | $ | $ c. | $ c. |
| 1. Preference stock | 19,058 | 10 | 190,580 | 190,580 00 | |
| 2. Partly called | 2,798 | 100 | 279,800 | 117,274 76 | |
| 3. " | 3,765 | 90 | 338,850 | 156,447 77 | |
| 4. " | 6,519 | 80 | 521,520 | 260,760 00 | |
| 5. " | 709 | 70 | 49,630 | 28,360 00 | |
| 6. " | 32 | 60 | 1,920 | 1,280 00 | |
| Totals | 32,881 | | 1,382,300 | 754,702 53 | |

List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders).** | | | |
| *A.—Permanent Capital Stock or Shares.* | | | |
| 1. (*a*) Preference Stock Capital fully called: Total called $190,580; total paid thereon | | | |
| 2. (*b*) Ordinary joint stock capital, ——per cent. called: Total called, $564,122.53; total paid thereon | | $754,702 53 | |
| (*cc*) Joint Stock Capital paid in advance of calls: $8,610 of Preference stock. | | | |
| 4. (*d*) Dividends declared in respect of (1) and (2), but not yet paid | | 93 60 | |
| | | | $754,796 13 |
| **Liabilities to the Public.*** | | | |
| 27. Deposits | $ 38,664 26 | | |
| 28. Interest on deposits, due or accrued or capitalized | 418 22 | | |
| 29. Debentures issued in Canada | 257,649 00 | | |
| 30. Interest due and accrued on (29) | 1,487 35 | | |
| 31. Debentures issued elsewhere than in Canada | 650,254 85 | | |
| 32. Interest due and accrued on (31) | 4,643 23 | | 953,116 91 |
| Total liabilities | | | $1,707,913 04 |

*Specially secured by instrument bearing date 26th October, 1897, executed between the Company and certain Trustees.

Cr. *Assets.*

| | | | |
|---|---|---|---|
| **I.—Assets of which the Corporation is the Beneficial Owner.** | | | |
| *A.—Immovable Property Owned Beneficially by Corporation.* | | | |
| 5. (*b*) Freehold land (including buildings) other than foregoing | $ 889,809 74 | | |
| 6. (*c*) Leasehold land (including buildings) other than foregoing | 330,690 13 | | |
| | | | $ 1,220,499 87 |
| *B.—Debts secured by Mortgages of Land.* | | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | $ 362,488 14 | | |
| 10. (*b*) Debts secured by mortgaged land held for sale | 4,953 01 | | |
| | | | 367,441 15 |
| *C.—Debts not above enumerated for which the Corporation holds securities as follows:* | | | |
| 20 (*h*) Debts secured only by permanent stock or shares of the Corporation | $ 12,413 78 | | |
| 22. (*j*) Debts secured by call loans | 43,986 86 | | |
| 26. (*n*) Interest due or accrued on items 20 and 22 and not included therein | 1,052 76 | | |
| | | | 57,453 40 |
| *E.—Cash.* | | | |
| 32. (*b*) In Bank, London, England | $ 88 53 | | |
| In Bank, Toronto | 4,923 53 | | 5,012 06 |
| Total assets | | | $1,650,406 48 |
| Balance of Profit and Loss Account | | | 57,506 56 |
| | | | $1,707,913 04 |

*The above assets are subject to instrument mentioned above.

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | | |
|---|---|---|
| **I.—Received by the Corporation for its Own Use.** | | |
| *A.—Balances from 31st December, 1900.* | | |
| (*b*) Cash (not already shown under (1)): | | Total Col. (4). |
| 3. (ii) In bank | | $ 1,594 83 |
| *B.—Sums received wholly or partly on Capital Stock.* | | |
| 4. (*a*) Calls on joint stock permanent capital | | 16,525 29 |
| *C.—Receipts on Account of Investments, Loans or Debts.* | | |
| (*a*) On mortgages of Realty: | | |
| 10. (i) Principal | | 51,078 51 |
| 11. (ii) Interest | | 13,538 49 |
| *D.—Receipts from Real Estate Owned Beneficially by Corporation.* | | |
| 16. (*a*) Sales (not included in any of foregoing items) | | 52,636 00 |
| 17. (*b*) Rents | | 64,835 19 |
| Bank or other advances, discounts or overdrafts | | 20,000 00 |
| Totals | | $220,208 31 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums loaned or invested on Capital Account.*

| | | (Col. 1.) | Total, (Col. 4.) |
|---|---|---|---|
| | (*b*) Loaned or invested in other securities, viz.: | | |
| 2. | (i) Maintenance of loans | | $12,455 82 |
| 6. | (*e*) Real estate purchased | | 6,580 74 |
| 7. | (*d*) Incumbrances on realty paid off | | 1,300 00 |
| | C.—*Borrowed Money other than foregoing or Interest thereon paid, viz.:* | | |
| 18. | (*a*) Bank account (principal and interest) | | 149 70 |
| 19. | (*b*) Deposits: Principal, $17,836.14; interest, $1,459.91 | | 19,296 05 |
| 20. | (*c*) Debentures issued in Canada: $8,461; Interest, $12,148 22 | | 20,609 22 |
| 21. | (*d*) Debentures issued elsewhere: Principal, $72,250; interest, $31,377.82 | | 103,628 36 |
| | D.—*Management Expenses (other than foregoing).* | | |
| 25. | (*a*) Salaries and fees | $6,525 50 | |
| 28. | (*d*) Stationery, postage, printing and advertising | 386 66 | |
| 29. | (*e*) Law costs | 1,007 33 | |
| 31. | (*g*) Travelling expenses | 4 35 | |
| 32. | (*h*) Registration fees | 130 00 | |
| | | | 8,053 84 |
| | E.—*Other Expenditures, viz.:* | | |
| 33. | (*a*) Charges on sterling debentures | | 2,400 06 |
| 34. | (*b*) Interest on mortgage charges, overdue payments, etc | | 1,150 00 |
| 35. | (*c*) Maintenance of real estate | | 39,572 46 |
| | F.—*Balance.* | | |
| | (*b*) Cash in various banks | | 5,012 06 |
| | Totals | | $220,208 31 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902. *Extended.*
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. *Extended.*
3. Amount of other existing obligations of the Corporation which will mature in 1902. *Extended.*
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, $27,567.09.
5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, 5.45 per cent.; on debentures, 4.44 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty and on other securities, about 5 per cent.
7. Of the mortgages held by the Corporation all are on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1901, $60,062.49.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.
10. Aggregate market value of the land mortgaged to the Corporation. About $316,537.11.
11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? None.
13. When were the accounts of the Corporation last audited? 31st December, 1901.
14. Names and addresses of the auditors for 1901 and 1902 (if appointed): W. F. Davison, Toronto, Ont.; R. F. Spence, Toronto, Ont.

# IV. TRUSTS COMPANIES.

## DETAILED REPORTS OF THE SEVERAL COMPANIES.

## THE CANADA TRUST COMPANY.

Incorporated on the 23rd July, 1894, by special Act of the Dominion of Canada, 57-8 Vict. (1894) Chap. 115, under the name of The General Trusts Corporation of Canada.

By a subsequent special Act, 62-3 Vict., Chap. 111 (D) passed on the 11th August, 1899, the corporate name was changed to The Canada Trust Company, and certain other amendments were made in the incorporating Act.

The powers of the Company are defined by section 3 of the incorporating Act, which powers are (section 4) to be deemed subject to the law of the Province.

### Annual Statement

Of the condition and affairs of The Canada Trust Company, of London, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 442 Richmond street, in the City of London, in the Province of Ontario.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | | |
|---|---|---|---|
| Verschoyle Cronyn, President, | London, Ont., | March, 1899 ; | Februray, 1902. |
| John W. Little, Vice-President, | " | " | " |
| Walter Bell, Director, | " | November, 1900 ; | February. " |
| F. E. Leonard, Director, | " | March, 1899 ; | February. " |
| Philip McKenzie, Director, | " | " | " " |
| Dr. C. S. Moore, Director, | " | November, 1900 ; | February. " |
| T. H. Purdom, Director, | " | " | " " |
| Prof. Wm. Saunders, Director, | Ottawa, | March, 1899 ; | " " |
| Geo. A. Somerville, Managing-Director, | London, Ont., | March, 1899 ; | February, 1902. |

A. Permanent capital stock : Total amount authorized, $200,000 ; total amount subscribed, $200,000, as more particularly set out in Schedule A hereto.

### Schedule A.

*(b) Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.*

| Description. | No. of shares. | Par value of shares. | Total amount held. | Total amount paid thereon. | Total remaining uncalled. |
|---|---|---|---|---|---|
| | | $ | $ | $ | $ |
| Fully paid | 1,930 | 100 | 193,000 | 193,000 | ..... |
| Partly paid | 70 | 100 | 7,000 | 1,750 | 5,250 |
| Totals | 2,000 | ..... | 200,000 | 194,750 | 5,250 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

| | | | |
|---|---|---|---|
| | **Capital (Liabilities to Stockholders or Shareholders).** | | |
| | *A.—Permanent Capital Stock.* | | |
| 2. | (*b*) Ordinary joint stock capital, 25 per cent. called: Total called, $50,000; total paid thereon* | $194 750 00 | |
| 5. | (*e*) Unappropriated profits in respect of (2) | 6,472 73 | |
| | | | $201,222 73 |
| | **Liabilities to the Public.—None.** | | |
| | **Contingent Liabilities.** | | |
| 48. | Money for which the Corporation is contingently liable, viz.:— | | |
| 49. | (*a*) Principal guaranteed | $ 5,000 00 | |
| 50. | (*b*) Interest guaranteed | 1,777 98 | |
| 51. | (*c*) Trust funds invested but not guaranteed:— | | |
| 52. | (1) Principal | 147,573 77 | |
| 53. | (2) Interest | 1,605 47 | |
| | Total contingent liabilities | | 155,957 22 |
| | Gross total liabilities, actual and contingent | | $357,179 95 |

Cr. *Assets.*

| | | | |
|---|---|---|---|
| | **I.—Assets of which the Corporation is the Beneficial Owner.** | | |
| | *B.—Debts Secured by Mortgages of Land.* | | |
| 9. | (*a*) Debts (other than item 10) secured by mortgages of land | | $62 579 00 |
| | *C.—Debts not above Enumerated for which the Corporation holds Security as follows:* | | |
| 14. | (*b*) Debts secured by municipal bonds or debentures | $53,270 00 | |
| 15. | (*c*) " public school " | 26,757 00 | |
| 16. | (*d*) " loan corporation " | 27,087 00 | |
| 22. | (*j*) " life assurance policies | 154 00 | |
| 23. | (*k*) " loan company stocks | 2,756 00 | |
| 24. | (*l*) " stocks of other companies | 3,540 00 | |
| 25. | (*m*) " electric light debentures | 25,000 00 | |
| | | | 138,564 00 |
| | *E.—Cash.* | | |
| 36. | (iv) In loan company | | 79 73 |
| | Total assets owned beneficially by Corporation | | $201,222 73 |
| | **II.—Assets not Owned Beneficially by Corporation but for which the Corporation is Accountable.** | | |
| | *A.—As Guarantor.* | | |
| | (*a*) Mortgage securities:— | | |
| 43. | (i) Principal | $ 5,000 00 | |
| 44. | (ii) Interest | 74 00 | |
| | | | 5,074 00 |
| | *B.—As Trustee, Representative, Guardian or Agent (Without Guarantee.)* | | |
| | (*a*) Mortgage securities:— | | |
| 47. | (i) Principal | $79,332 77 | |
| 48. | (ii) Interest due and accrued | 2,655 23 | |
| | (*b*) Other securities:— | | |
| 49. | (i) Principal | 65,657 55 | |
| 50. | (ii) Interest due and accrued | 1,156 45 | |
| 52. | (*d*) Uninvested trust funds | 2,081 22 | |
| | Total of Assets II | | 150,883 22 |
| | Gross total of Assets I. and II | | $357,179 95 |

* Shareholders were allowed the privilege of paying in full.

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

### I.—Received by the Corporation for its Own Use.

*B.—Sums received wholly or partly on Capital Stock.*

| | | | |
|---|---|---|---|
| 4. (*a*) | Calls on joint stock permanent capital | $50,000 00 | |
| (*aa*) | Joint stock capital received in advance of calls | 144,750 00 | |
| 5. (*b*) | Premiums on (4) | 4,868 78 | $199,618 78 |

*C.—Receipts on account of Investments, Loans or Debts.*

| | | | |
|---|---|---|---|
| (*a*) | On mortgages of realty :— | | |
| | (i) Principal | 42,222 17 | |
| | (ii) Interest | 3,558 91 | 45,781 08 |

*E.—Miscellaneous.*

| | | | |
|---|---|---|---|
| 18. (*a*) | Commission, brokerage (or remuneration as corporate agent, trustee, etc.) | 25 00 | 25 00 |

*G.—Receipts from other sources.*

| | | | |
|---|---|---|---|
| 30. (*a*) | Bank interest | 1,524 64 | 1,524 64 |
| | Totals | | $246,949 50 |

### II.—Received as Corporate Trustee, Representative, Guardian, or Agent in Trust.

*B.—Receipts on account of investments, etc.*

| | | | |
|---|---|---|---|
| 34. (*a*) | Mortgages : Principal, $2,516.04 ; interest, $1,374.50 | $3,890 54 | |
| 35. (*b*) | On other securities: P incipal, $12,000.00 ; interest, $819 40 | 12,819 40 | $16,709 94 |

*C.—Receipts from Real Estate.*

| | | | |
|---|---|---|---|
| 37. (*a*) | Sales (not included in foregoing items) | 500 00 | 500 00 |

*D.—Receipts from other sources.*

| | | | |
|---|---|---|---|
| 39. (*a*) | Estates moneys received for investments, etc | 152,539 51 | |
| 40. (*b*) | Bank interest | 507 65 | 153,047 16 |
| | Totals | $170,257 10 | $170,257 10 |

## Cash Account.

*Expenditure for the year ending 31st December, 1901.*

### I.—Expended on Corporation Account. (Col. 1)

*A.—Sums Loaned or Invested on Capital Account.*

| | | | |
|---|---|---|---|
| 1. (*a*) | Loaned on mortgages of realty | $74,231 34 | |
| (*b*) | Loaned on other securities :— | | |
| 2. | (i) Municipal Debentures or Bonds | 53,316 20 | |
| 3. | (ii) Public School Debentures | 31,532 37 | |
| 4. | (iii) Loan Company's Stocks and Debentures | 53,850 00 | |
| 5. | (iv) Loans on Stocks of other Companies | 3,590 00 | |
| 6. | (v) Ele tric Light Debentures | 25,169 51 | |
| 6. | (vi) Loans on Life Assurance Policies | 151 00 | |
| | | | $241,750 42 |

*D.—Management Expenses.*

| | | | |
|---|---|---|---|
| 25. (*a*) | Fees, etc., obtaining charter | 3,531 30 | |
| 26. (*b*) | Commission or brokerage | 453 25 | |
| 28. (*d*) | Stationery, postage, printing, advertising and legal expenses | 707 72 | |
| 29. (*e*) | Law costs | 253 63 | |
| 30 (*f*) | Sundries | 23 12 | |
| 31. (*g*) | Travelling expenses | 120 33 | |
| 32. (*h*) | Registration fees | 30 00 | 5,119 35 |

*F.—Balance.*

| | | | |
|---|---|---|---|
| 37. (*b*) | Cash in Loan Company | 79 73 | 79 73 |
| | Totals | | $246,949 50 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

II.—EXPENDED ON TRUST OR AGENCY ACCOUNT.

A.—*Loaned or Invested on Capital Account.*

| | | | |
|---|---|---|---|
| 42. | (*a*) Loaned on mortgages of realty | $86,848 81 | |
| | (*b*) Loaned or invested on or in other securities : | | |
| | (i) Stocks of other Corporations | 23,459 60 | |
| | (ii) Bonds of other Corporations | 48,846 47 | |
| | (iii) Public School Debentures | 5,351 48 | |
| 47. | (*d*) Incumbrances on realty paid off, viz.: | | |
| 48. | (i) Principal | 400 00 | |
| 49. | (ii) Interest | 65 74 | |
| | | | $164,972 10 |

B.—*Other Expenditure.*

| | | | |
|---|---|---|---|
| 50. | (*a*) Commission or remuneration paid for management of estates. *Nil.* | | |
| 53. | (*d*) Sundry returns, payments and distributions | $3,203 78 | $3,203 78 |

C.—*Balances.*

| | | | |
|---|---|---|---|
| 54. | (*b*) Cash in Loan Company and in bank | 2,081 22 | 2,081 22 |
| | Totals | $170,257 10 | $170,257 10 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of Debentures issued by the Corporation in Canada which will mature in 1902. None.

2. Amount of Debentures issued by the Corporation elsewhere which will mature in 1902. None.

3. Amount of other existing obligations of the Corporation which will mature in 1902. None.

4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. $6,800.00.

5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, *nil* per cent on debentures, *nil* per cent.

6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 5.038 per cent. ; on other securities, 4.543 per cent.

7. Of the mortgages held by the Corporation $149,641.00 is on realty situate in Ontario, and none elsewhere.

8. Loans written off or transferred to real estate account during 1901. None.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.

10. Aggregate market value of the land mortgaged to the Corporation, $329,827.00.

11. How often are the securities held by the Corporation valued? Annually.

12. (*a*) What officers of the Corporation are under bond, and for what sum respectively? Managing Director, $10,000, and the officers $34,000 ; $44,000 in all. By Guarantee Company.

13. When were the accounts of the Corporation last audited? 31st December, 1901.

14. Names and address of the auditors respectively for 1901: Geo. F. Jewell, F.C.A., and A. A. Barker, London, Ont.

## THE IMPERIAL TRUSTS COMPANY.

*Head Office, Toronto, Ontario.*

Incorporated on the 23rd day of June, 1887, by Special Act of the Dominion of Canada, 50-51 Vic. c. 115 (D), which in 1890 was amended by 53 Vic. c. 101 (D).

### Annual Statement

Of the condition and affairs of The Imperial Trusts Company of Canada, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 32 Church Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | | |
|---|---|---|---|
| Henry S. Howland, | President, | Toronto, Ont.; | 20th Feb'y, 1901 ; 19th Feb'y, 1902. |
| John D. Chipman, | Vice-President, | St. Stephens, N.B.; | " " |
| Hugh Scott, | Director, | Toronto, Ont.; | " " |
| Andrew S. Irving, | " | " | " " |
| Thomas Walmsley, | " | " | " " |
| C. J. Campbell, | " | " | " " |
| H. M. Pellatt, | " | " | " " |
| J. S. Lockie, | Manager, | " | |
| A. C. Cooch, | Accountant. | | |

A. Permanent capital stock : total amount authorized, $500,000 ; total amount subscribed, $400,000, as more particularly set out in Schedule A hereto.

### Schedule A.

*(b.)—Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.*

| Description. | No. of shares. | Par value of shares. | Total amount held. | Total amount paid thereon. |
|---|---|---|---|---|
| | | $ | $ | $ c. |
| 2. 25 per cent. called | 3,683 | 100 | 368,300 | 92,125 00 |
| 3. 10 per cent. called | 317 | 100 | 31,700 | 3,170 00 |
| Totals | 4,000 | | 400,000 | 95,295 00 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

### Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).

A.—*Permanent Capital Stock or Shares.*

| | | |
|---|---|---|
| 2. (*b*) Ordinary joint stock capital, 25 per cent. called : total called, $92,125 ; total paid thereon | $92,125 00 | |
| 3. (*c*) Ordinary joint stock capital, 10 per cent. called : total called, $3,170 ; total paid thereon | 3,170 00 | |
| 4. (*d*) Dividends declared in respect of (2) or (3) but not yet paid | 6,670 65 | |
| 5. (*e*) Unappropriated profits in respect of (2) or (3) | 8,500 62 | |
| 6. (*f*) Adjusting interest account | 93 34 | |
| Total actual liabilities | | $110,559 61 |

Liabilities to the Public.—None.

Contingent Liabilities.

| | | |
|---|---|---|
| 48. Money for which the Corporation is contingently liable : | | |
| 50. Trust funds received for investment, including interest to 31st Dec., 1901. | $296,826 40 | |
| Total contingent liabilities | | 296,826 40 |
| Gross total liabilities (actual and contingent) | | $407,386 01 |

BALANCE SHEET.—*Continued.*

CR. *Assets.*

| | | | |
|---|---|---|---|
| I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER. | | | |
| 7. (*d*) Office furniture | | | $200 00 |
| E.—*Cash.* | | | |
| 31. (*a*) On hand | | $162 10 | |
| 32. (*b*) In bank | | 656 11 | |
| | | | 818 21 |
| F.—*Assets not Hereinbefore Mentioned.* | | | |
| 37. (*a*) Bonds, debentures and bank stocks owned | | | 109,541 40 |
| Total assets owned beneficially by Corporation | | | $110,559 61 |
| II.—ASSETS NOT OWNED BENEFICIALLY BY CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE. | | | |
| A.—*As Guarantor.* | | | |
| (*a*) Securities :— | | | |
| 45. (i) Principal | | $278,964 37 | |
| B.—*As trustee, representative, guardian or agent (without guarantee).* | | | |
| 52. (*d*) Uninvested trust funds | | 17,862 03 | |
| Total of assets II | | | 296,826 40 |
| Gross total of assets I and II | | | $407,386 01 |

CASH ACCOUNT.

*Receipts for the year ending 31st December, 1901.*

| | (Col. 1.) | (Col. 3.) | (Col. 4.) |
|---|---|---|---|
| I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE. | | | |
| A.—*Balances from 31st December, 1900.* | | | |
| (*b*) Cash :— | | | |
| (i) On hand | | $90 00 | |
| (ii) In bank | | 533 75 | |
| C.—*Receipts on Account of Investments, Loans or Debts.* | | | |
| (*b*) On other securities :— | | | |
| 13. (ii) Interest or dividends | $5,063 03 | | |
| E.—*Miscellaneous.* | | | |
| 18. Commission, brokerage (or remuneration as Corporation Agent, Trustee, etc ) | 7,710 70 | | |
| Totals | $12,773 73 | $623 75 | $13,397 48 |
| II.—RECEIVED AS CORPORATE TRUSTEE, REPRESENTATIVE, GUARDIAN OR AGENT IN TRUST. | | | |
| A —*Balance from 31st December, 1900* | | | |
| 31. (*b*) Cash :— | | | |
| (i) On hand | | $309 99 | |
| (ii) In bank | | 25,142 21 | |
| | | | 25,452 20 |
| B.—*Received on account of Investments, Loans or Debts during the year.* | | | |
| 34. (*a*) Call loans: Principal, $171,701.29; Interest, $3,615.66. | | $175,316 95 | |
| 35. (*b*) On other securities: Principal, $371,411.25 ; Interest, $17,197 37 | | 388,608 62 | |
| | | | 563,925 57 |
| D.—*Receipts from other sources, viz.:* | | | |
| 39. (*a*) Received for credit of trust accounts during the year | | | 1,304,482 63 |
| Totals | | | $1,893,860 40 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | | (Col. 1.) | (Col. 3.) | Total (Col. 4) |
|---|---|---|---|---|
| | (*b*) Loaned or invested in other securities, viz. :— | | | |
| 2. | (i) Bank stocks | | $ 414 44 | $ 414 44 |
| | B.—*Expended on Stock Account.* | | | |
| 8. | Dividends paid on permanent stock | $ 6,670 65 | | |
| | D.—*Management expenses (other than foregoing.)* | | | |
| 25. | (*a*) Salaries and fees | 3,361 19 | | |
| 28. | (*d*) Stationery, postage, printing and advertising | 626 78 | | |
| 29. | (*e*) Law costs | 2 00 | | |
| 30. | (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates | 1,131 79 | | |
| 31. | (*g*) Travelling expenses | 76 15 | | |
| 32. | (*h*) Registration fees | 75 00 | | |
| 33. | (*a*) Sundries | 21 27 | | |
| | E.—*Other Expenditure, viz. :* | | | |
| 33 | (*a*) Written off office furniture | 200 00 | | |
| | F.—*Balance.* | | | |
| | (*a*) Cash on hand and in bank | | $18 21 | $18 21 |
| | Totals | $12,164 83 | $1,232 65 | $13,397 48 |

II.—EXPENDED ON TRUST OR AGENCY ACCOUNT.

A.—*Loaned or Invested on Capital Account.*

| | | | | |
|---|---|---|---|---|
| 42. | (*b*) Loaned on call | | $ 221,086 43 | |
| 46. | (iv) Invested in mortgages, bonds, stocks and debentures | | 185,537 38 | |
| | B.—*Other Expenditure.* | | | |
| 51. | (*b*) Repayment of trust funds: Principal, $1,449,195 90; interest, $20,178.66 | | 1,469,374 56 | 1,875,998 37 |
| | C.—*Balances.* | | | |
| 54. | (*a*) Cash on hand | $ 208 98 | | |
| | (*b*) Cash in bank | 17,653 05 | 17,862 03 | 17,862 03 |
| | Totals | | | $1,893,860 40 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902. None.
2. Amount of debentures issued by Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by Corporation which will mature and become payable to the Corporation in 1902. None.
5. Average rate of interest per annum paid by the Corporation during 1901 on trust funds, 4½ per cent. : on debentures, none ; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, nil per cent. ; on other securities, 5 per cent.
7. Of the mortgages held by the Corporation $9,000 is on realty situate in Ontario, and none is on realty elsewhere.
8. Loans written off or transferred to real estate account during 1901. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.
10. Aggregate market value of the land mortgaged to the Corporation, $20,000.
11. How often are the securities held by Corporation valued? Yearly at least.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $4,000 : by private sureties.
13. When were the accounts of the Corporation last audited? December 31st, 1901.
14. Names and addresses of the auditors respectively for 1901 and 1902 (if appointed) : H. W. Eddis, F.C.A., and F. S. Sharpe, F.C.A., Toronto.

## THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED.

*Head Office, London, Ontario.*

Incorporated on the 17th September, 1896, by Letters Patent of Ontario, issued under the Ontario Joint Stock Companies' Letters Patent Act, R.S.O. 1887, chapter 157. See also R.S.O. 1897, chapters 205, 206.

### Annual Statement

Of the condition and affairs of the London and Western Trusts Company, Limited, of London, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 404 Talbot street, in the City of London, in the Province of Ontario.

The Board is constituted of eighteen directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :—

| | | |
|---|---|---|
| G. C. Gibbons, President, London, Ont. ; | 21st February, 1901 ; | 20th February, 1902. |
| John Labatt, Vice-President, London, Ont.; | " | " |
| John McClary, Director, London, Ont.; | " | " |
| Geo. Robinson, Director, London, Ont.; | " | " |
| T. H. Smallman, Director, London, Ont. | " | " |
| T. G. Meredith, Director, London, Ont.; | " | " |
| J. L. Englehart, Director, Petrolea, Ont.; | 8th July, 1902 ; | " |
| R. Fox, Director, London, Ont : | 21st February, 1901 ; | " |
| M. D. Fraser, Director, London, Ont.; | " | " |
| G. B. Harris, Director, London, Ont.; | " | " |
| R. W. Puddicomb, Director, London, Ont.; | " | " |
| W. H. Bowlby, Director, Berlin ; | " | " |
| John McLean, Director, St. Thomas, Ont.; | " | " |
| M. Masuret, Director, London, Ont.; | 30th September, 1902 ; | " |
| John Idington, Director, Stratford, Ont.; | 21st February, 1901 ; | " |
| J. T. Garrow, Director, Goderich, Ont.; | " | " |
| J. H. Nellis, Director, Woodstock, Ont.; | " | " |
| D. Milne, Director, Sarnia, Ont.; | 27th December, 1900, | " |
| John B. Kilgour, Manager, London, Ont. | | |

A. Permanent capital stock : Total amount authorized, $500,000 ; total amount subscribed, $500,000, as more particularly set out in Schedule A hereto.

### Schedule A.

(*b*).—*Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.*

| Description. | Number of shares. | Par value of shares. | Total amount held. | Total amount paid thereon. |
|---|---|---|---|---|
| | | $ | $ | $ |
| 2. 20 per cent. called. ..... | 5,000 | 100 | 500,000 | 100,000 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER 1901.

DR. *Capital and Liabilities.*

CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS).

A.—*Permanent capital stock or shares.*

| | | | |
|---|---|---|---|
| 2. | (*b*) Ordinary joint stock capital, 20 per cent. called : Total called, $100,000 : total paid thereon | $100,000 00 | |
| 4. | (*d*) Dividends declared in respect of (2) | 2,000 00 | |
| 5. | (*e*) Unappropriated profits in respect of (2) | 13,488 98 | |
| | | | $115,488 98 |

LIABILITIES TO THE PUBLIC.—*None.*

| | | |
|---|---|---|
| Total actual liabilities | | $115,488 98 |

CONTINGENT LIABILITIES.

| | | | |
|---|---|---|---|
| 44. | Claims against corporation not acknowledged as debts : | | |
| 48. | Money for which the Corporation is contingently liable, viz.: | | |
| 49. | (*a*) Principal guaranteed | $1,200 00 | |
| 51. | (*c*) Trusts funds invested, but not guaranteed: | | |
| 52. | (1) Principal | 209,768 51 | |
| 53 | (2) Interest | 4,073 41 | |
| 54. | (*d*) Trust funds uninvested, bearing interest and not guaranteed | 58,729 26 | |
| 55. | (*e*) Other contingent liabilities | 286,950 00 | |
| | Total contingent liabilities | | $560,721 18 |
| | Gross total liabilities, actual and contingent | | $676,210 16 |

CR. *Assets.*

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.

B.—*Debts secured by Mortgages of Land.*

| | | | |
|---|---|---|---|
| 9. | (*a*) Debts secured by mortgages of land | 101,752 37 | |
| 11. | (*c*) Interest due or accrued on item 9 and not included therein | 1,656 74 | |
| | | | $103,409 11 |

C.—*Debts not above enumerated for which the Corporation holds security as follows :*

| | | | |
|---|---|---|---|
| 14. | (*b*) Debts secured by stocks, bonds, etc | 4,400 00 | |
| 26. | (*n*) Interest due or accrued on item 22 and not included therein | 112 42 | |
| | E.—*Cash.* | | 4,512 42 |
| 32. | (*b*) In bank | | 7,567 45 |
| | Total of assets owned beneficially by Corporation | | $115,488 98 |

II.—ASSETS NOT OWNED BENEFICIALLY BY CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

A.—*As Guarantor.*

| | | |
|---|---|---|
| 43. | (i) Principal | $1,200 00 |

B.—*As Trustee, Representative, Guardian or Agent (without Guarantee).*

| | | | |
|---|---|---|---|
| | (*a*) Mortgage securities : | | |
| 47. | (i) Principal | 207,656 45 | |
| 48. | (ii) Interest due or accrued | 4,055 65 | |
| | (*b*) Other securities : | | |
| 49. | (*b*) Principal | 2,112 06 | |
| 50. | (*c*) Interest due and accrued | 17 76 | |
| | Original assets of estates estimated | 286,950 00 | |
| 52. | (*d*) Uninvested trust funds | 58,729 26 | |
| | | | $559,521 18 |
| | Total of assets II | | $560,721 18 |
| | Grand total of assets I and II | | $676,210 16 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | I.—Received by the Corporation for its Own Use. | (Col. 1. | Total, (Col. 4. |
|---|---|---|---|
| | *A.—Balance from 31st December, 1900.* | | |
| 2. | (i) Cash on hand | | $31 00 |
| 3. | (ii) Cash in bank | | 4,906 19 |
| | *C.—Receipts on account of Investments, Loans or Debts.* | | |
| | (*a*) On mortgages of realty. | | |
| 10. | (i) Principal | | 9,982 60 |
| 11. | (ii) Interest | 5,433 33 | 5,433 33 |
| | (*b*) On other securities: | | |
| | (i) Principal | | 2,146 54 |
| | (ii) Interest | 85 52 | 85 52 |
| | *E.—Miscellaneous.* | | |
| 18. | (*a*) Commission, brokerage (or remuneration as corporate agent, trustee, etc.) | 3,245 18 | 3,245 18 |
| | Totals | $8,764 06 | $25,830 36 |
| | II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust. | | |
| | *A.—Balances from 31st December, 1900.* | | |
| 33. | (ii) In banks | | $41,332 07 |
| | *B.—Received on Account of Investments, Loans or Debts.* | | |
| 34. | (*a*) On mortgages: Principal, $12,946 65; interest, $11,292.30 | | 24,238 95 |
| 35. | (*b*) On other securities: Principal, $36,544 18; interest, $5,299.62 | | 41,843 80 |
| 36. | (*c*) On unsecured debts: Principal, 16,191 55 | | 16,191 55 |
| | *C.—Receipts from Real Estate.* | | |
| 37. | (*a*) Sales (not included in foregoing items) | | 8,677 49 |
| 38. | (*b*) Rents | | 1,165 64 |
| | *D.—Receipts from other sources, viz.:—* | | |
| 39. | (*a*) Sundry realizations | | 10,982 94 |
| | Totals | | $144,432 44 |

## Cash Account.

*Expenditure for the year ending 31st December, 1901.*

| | I.—Expended on Corporation Account. | (Col. 1.) | Total (Col. 4.) |
|---|---|---|---|
| | *A.—Sums Loaned or Invested on Capital Account.* | | |
| 1. | (*a*) Loaned on mortgages of realty | | $7,529 37 |
| 2. | (*b*) Loaned or invested in other securities, viz:— | | |
| | (i) Stocks, bonds, etc. | | 4,400 00 |
| | *B.—Expended on Stock Account.* | | |
| 8. | Dividends on permanent stock | $4,000 00 | 4,000 00 |
| | *D. Management Expenses (other than foregoing).* | | |
| 25. | (*a*) Salaries and fees | 1,376 75 | |
| 26. | (*b*) Commission or brokerage | 94 05 | |
| 28. | (*d*) Stationery, postage, printing and advertising | 391 83 | |
| 30. | (*f*) Fuel, rent, taxes | 15 91 | |
| 31. | (*g*) Travelling expenses | 39 75 | |
| 32. | (*h*) Registration fees | 85 00 | |
| | Ontario tax | 250 00 | |
| 33. | (*a*) Sundry expenses | 80 25 | |
| | F. *Balance.* | | 2,333 54 |
| | (*b*) Cash on hand and in bank | | 7,567 45 |
| | Totals | $6,333 54 | $25,830 36 |

## Cash Account.

*Expenditure for the year ending 31st December, 1901.—Continued.*

### II.—Expended on Trust or Agency Account.

| | | Total (Col. 4.) |
|---|---|---|
| | **A.—*Loaned or Invested on Capital Account.*** | |
| 42 | (*a*) Loaned on mortgages of realty | $27,706 57 |
| | (*b*) Loaned or invested on or in other securities: | |
| 43. | (i) Municipal debentures | 2,112 06 |
| | **B.—*Other Expenditures.*** | |
| 50. | (*a*) Commission or remuneration paid for management of estate, trust or agency | 3,245 18 |
| 52. | (*c*) Debts or obligations wholly or partly paid: Principal, $36,823.12; interest, $15,816.25 | 52,639 37 |
| | **C.—*Balance.*** | |
| | (*b*) Cash in Bank | 58,729 26 |
| | Totals | $144,432 44 |

## Miscellaneous Statement for the Year Ending 31st December, 1901.

4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, $23,000.
6. Average rate of interest per annum received by the Corporation during 1901, on mortgages of realty, 5.13 per cent.; on other securities, 4.6 per cent.
7. Of the mortgages held by the Corporation, $107,921.53 is on realty situate in Ontario and none elsewhere.
8. Loans written off or transferred to real estate account during 1901, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901, none.
10. Aggregate market value of land mortgaged to the Corporation, $225,000.
11. How often are the securities held by the Corporation valued? Annually or oftener in cases of doubtful loans.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $10,000, By Guarantee Company.
13. When were the accounts of the Corporation last audited? To 31st December, 1901.
14. Names and addresses of the auditors respectively for 1901 and 1902 (if appointed): Geo. F. Jewell, F.C.A., and A. A. Booker, London, Ont.

## THE NATIONAL TRUSTS COMPANY, LIMITED.*

*Head Office, Toronto.*

Incorporated on the 12th day of August, 1898, by Letters Patent issued under the Ontario Companies' Act (R. S. O. 1897, c. 191), subject to the provisions of the Ontario Trusts Companies' Act (R. S. O. 1897, c. 206). See also the Loan Corporations Act (R. S. O. 1897, c. 205).

### Annual Statement

Of the condition and affairs of the National Trusts Company, Limited, at the 31st December' 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 22 King street east, in the City of Toronto, in the Province of Ontario.

The Board is constituted of twenty directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | | | |
|---|---|---|---|---|
| J. W. Flavelle, | President, | Toronto, Ont., | 29th January, 1902, | 29th January, 1903. |
| Z. A. Lash, K.C., | Vice-President, | " | " | " |
| E. R. Wood, | " | " | " | " |
| Hon. Geo. A. Cox, | Director, | " | " | " |
| Hon. Mr. Justice Britton, | " | Kingston, Ont., | " | " |
| Hon. Mr. Justice MacMahon, | " | Toronto, Ont., | " | " |
| E. W. Cox, | " | " | " | " |
| Elias Rogers, | " | Deer Park, Ont., | " | " |
| Robert Kilgour, | " | Toronto, Ont., | " | " |
| H. H. Fudger, | " | " | " | " |
| A. E. Kemp, M.P., | " | " | " | " |
| F. W. Gates, | " | Hamilton, Ont., | " | " |
| Wm. McKenzie, | " | Toronto, Ont., | " | " |
| H. B. Walker, | " | " | " | " |
| Chester D. Massey, | " | " | " | " |
| G. H. Watson, K.C., | " | " | " | " |
| James Crathern, | " | Montreal, Que., | " | " |
| H. S. Holt, | " | " | " | " |
| H. Markland Molson, | " | " | " | " |
| Alex. Bruce, K.C., | " | Hamilton, Ont., | " | " |
| W. T. White, | Manager, | Toronto, Ont. | | |

A. Permanent capital stock : Total amount authorized, $2,000,000 ; total amount subscribed, $1,000,000, as more particularly set out in Schedule A hereto.

### Schedule A.

*(b)—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.*

| Description. | No. of shares. | Par value. | Total amount held. | Total paid thereon. | Total remaining unpaid. |
|---|---|---|---|---|---|
| | | $ | $ | $ | $ |
| Fully called ..... | 10,000 | 100 | 1,000,000 | 1,000,000 | ..... |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

* Formerly the National Trusts Company of Ontario, Limited, the name was changed by Order-in-Council (Ontario) bearing date 21st September, 1899.

## Balance Sheet as at 31st December, 1901.

*Capital and Liabilities.*

| | | | | |
|---|---|---|---|---|
| Dr. | **Capital (Liabilities to Stockholders or Shareholders).** | | | |
| | A.—*Permanent Capital Stock or Shares.* | | | |
| 1. | (*a*) Ordinary joint stock capital; total called, $1,000,000; total paid thereon | | $ 1,000,000 00 | |
| 4. | (*d*) Dividends declared in respect of (*b*), but not yet paid | | 15,000 00 | |
| 5. | (*e*) Unappropriated profits on (1) | | 9,237 13 | |
| 6. | (*f*) Reserve fund in respect of (1) | | 280,000 00 | |
| | | | | 1,304,237 13 |
| | **Liabilities to the Public.** | | | |
| 39. | Due on loans in process of completion or to pay assumed mortgages | | 43,860 61 | |
| 40. | Other liabilities to public, viz.: | | | |
| 41. | (*a*) Sundry accounts | | 1,263 92 | |
| | | | | 45,124 53 |
| | Total actual liabilities | | | 1,349,361 66 |
| | *Contingent Liabilities.* | | | |
| 48. | Money for which the Corporation is contingently liable, viz.: | | | |
| 49. | (*a*) Principal guaranteed | | $ 2,167,635 36 | |
| 51. | (*c*) Trust funds invested but not guaranteed :— | | | |
| 52. | (i) Principal | | 388,664 51 | |
| 53. | (ii) Interest | | 3,377 18 | |
| 54. | (*d*) Trust funds uninvested not bearing interest and not guaranteed | | 1,145,503 33 | |
| | Total contingent liabilities | | | 3,705,180 38 |
| | Gross total liabilities actual and contingent | | | $ 5,054,542 04 |
| Cr. | *Assets.* | | | |
| | I.—**Assets of which the Corporation is the Beneficial Owner.** | | | |
| | A.—*Immovable Property Owned Beneficially by the Corporation.* | | | |
| 1. | (*a*) Office premises situate at Toronto held in freehold | | $ 129,346 46 | |
| | (ii) " " at Winnipeg " " | | 75,690 71 | |
| | (*b*) Freehold land (including buildings) | | 122,048 52 | |
| 7. | (*d*) Rents due and accrued | | 3,546 86 | |
| 8. | (*e*) Safe deposit vaults Toronto and Winnipeg | | 28,534 00 | |
| | | | | $ 359,166 55 |
| | B.—*Debts secured by Mortgages of Land.* | | | |
| 9. | (*a*) Debts secured by mortgages of land | | 223,178 42 | |
| 11. | (*c*) Interest due or accrued on item 9 and not included therein | | 49,409 19 | |
| | | | | 272,587 61 |
| | C.—*Debts not above Enumerated for which the Corporation Holds Security as follows :* | | | |
| 14. | (*b*) Debts secured by municipal bonds and debentures | | $ 13,067 32 | |
| 15. | (*c*) " public school debentures | | 877 89 | |
| 22. | (*j*) " railway and other bonds | | 104,179 85 | |
| 23. | (*k*) " stocks of corporations | | 497,260 32 | |
| 26. | (*n*) Interest due or accrued on items 14, 15, 22 and 23 | | 3,337 76 | |
| | | | | 618,723 14 |
| | E.—*Cash.* | | | |
| 31. | (*a*) On hand | | 21,965 87 | |
| 32. | (*b*) In various banks | | 73,799 27 | |
| | | | | 95,765 14 |
| | F.—*Assets not hereinbefore mentioned.* | | | |
| 37. | (*a*) Sundry accounts | | 3,119 22 | 3,119 22 |
| | Total assets owned beneficially by the Corporation | | | $ 1,349,361 66 |
| | II.—**Assets not owned beneficially by Corporation but for which the Corporation is Accountable.** | | | |
| | A.—*As Guarantors.* | | | |
| | (*a*) Mortgage securities :— | | | |
| 43. | (i) Principal | | $ 1,132,421 21 | |
| | (*b*) On other securities :— | | | |
| 45. | (i) Principal | | 1,035,214 15 | |
| | B.—*As Trustee, Representative, Guardian or Agent (without guarantee).* | | | |
| | (*a*) Mortgage securities :— | | | |
| 47. | (i) Principal | | 333,362 86 | |
| 48. | (ii) Interest due or accrued | | 3,699 73 | |
| | (*b*) On other securities :— | | | |
| 49. | (i) Principal | | 55,301 65 | |
| 52. | (*d*) Uninvested trust funds | | 1,145,180 78 | |
| | Total of Assets II | | | 3,705,180 38 |
| | Gross total of Assets I and II | | | $ 5,054,542 04 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

| | I.—Received by the Corporation for its Own Use. | (Col. 1.) | (Total Col. 4.) |
|---|---|---|---|
| | A.—*Balance from 31st December, 1900.* | | |
| 1. | (*b*) Cash (not already shown under (1) ). | | |
| 2. | (i) On hand | | $ 10,261 24 |
| 3. | (ii) In bank | | 22,269 55 |
| | C.—*Receipts on account of investments, loans or debts.* | | |
| 10. | (*a*) On mortgages of realty : | | |
| | (i) Principal | | 520,582 02 |
| 11. | (ii) Interest | $ 47,593 07 | |
| | (*b*) On other securities : | | |
| 12. | (i) Principal | | 780,536 59 |
| 13. | (ii) Interest or dividends | 31,464 91 | |
| | D.—*Receipts from Real Estate owned Beneficially by Corporation.* | | |
| 16. | (*a*) Sales | | 30,321 62 |
| 17. | (*b*) Rents | 33,826 87 | |
| | E.—*Miscellaneous.* | | |
| 18. | (*a*) Commission, Brokerage (or Remuneration as Corporate Agent, Trustee, etc) | 39,853 77 | |
| 19. | (*b*) Premiums or bonuses on loans | 270 23 | |
| | | | 153,008 85 |
| | F.—*Borrowed Money.* | | |
| 25. | (*a*) Bank or other advances, discounts or overdrafts | | 30,000 00 |
| | G.—*Receipts from other sources, viz.:* | | |
| 30. | (*a*) Transfer between offices, etc | | 615,977 74 |
| | Totals | $ 153,008 85 | $ 2,162,957 61 |
| | II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust. | | |
| | A.—*Balance from 31st December, 1900.* | | |
| | (*b*) Cash: | | |
| 32. | (i) On hand | $ 1,024 10 | |
| 33. | (ii) In bank | 2,262,081 75 | |
| | | | $ 2,262,105 85 |
| | B.—*Received on account of investments, loans or debts.* | | |
| 34. | (*a*) On mortgages: Principal, $196,069 99 ; Interest, $ 15,585 17 | 196,069 99 | |
| 35. | (*b*) On other securities: Principal, $115,099.20 ; Interest 7,114 69 | 115,099 20 | |
| | | | 333,869 05 |
| | D.—*Receipts from other sources.* | | |
| 39. | (*a*) Estate, capital and revenue realizations and receipts 191,255 58 | 8,444,692 83 | 8,635,948 41 |
| | Totals | $ 213,955 44 $11,017,967 87 | $13,394,880 92 |

*Expenditure for the year ending 31st December, 1901.*

| | I.—Expended on Corporation Account. | (Col. 1.) | Total (Col. 4.) |
|---|---|---|---|
| | A.—*Sums Loaned or Invested on Capital Account.* | | |
| 1. | (*a*) Loaned on mortgages of realty | | $ 388,389 48 |
| | (*b*) Loaned or invested in other securities : | | |
| 2. | (i) Stocks of other corporations | | 42,866 40 |
| 3. | (ii) Railway and other bonds | | 345,640 04 |
| 4. | (iii) Loaned on security of stocks and bonds | | 669,895 00 |
| 6. | (*c*) Real estate purchased | | 16,894 34 |
| 7. | (*e*) Insurance or taxes advanced on property mortgaged to the Corporation | $ 24,713 10 | |
| | B.—*Expended on Stock Account.* | | |
| 8. | Dividend paid on stock | 69,249 89 | |
| | (*b*) Borrowed money (other than foregoing) or interest thereon paid: | | |
| 18. | (*a*) Bank account (principal and interest) | 244 08 | 30,000 00 |
| | D.—*Management Expenses.* | | |
| 25. | (*a*) Salaries and fees | 34,192 38 | |
| 26. | (*b*) Commission or brokerage | 6,231 39 | |
| 28. | (*d*) Stationery, postage, printing, etc | 10,430 25 | |
| 29. | (*e*) Law costs | 1,588 33 | |
| 30. | (*f*) Fuel, rent, taxes (other than 7 and 32) and rates | 8,605 26 | |
| 31. | (*g*) Travelling expenses and inspection expenses | 3,237 60 | |
| 32. | (*h*) Registration fee | 212 00 | |
| | | | 158,704 28 |
| | E.—*Other Expenditures.* | | |
| 33. | Transfers between offices, etc | | 644,976 24 |
| | F.—*Balance.* | | |
| 37. | (*a*) Cash on hand and in banks | | 95,765 14 |
| | Totals carried *forward* | | $ 2,393,130 92 |

CASH ACCOUNT.

*Expenditure for the year ending 31st December, 1901.—Continued.*

| | | | |
|---|---|---|---|
| *Brought forward* | | | $2,393,130 92 |

II.—EXPENDED ON TRUST OR AGENCY ACCOUNT.

A.—*Loaned or Invested on Capital Account.*

| | | | |
|---|---|---|---|
| 42. (*a*) Loaned on mortgages of realty | $415,516 50 | | |
| (*b*) Loaned or invested on or in other securities | 92,372 90 | | |
| | | | 507,889 40 |

B.—*Other Expenditure.*

| | | | |
|---|---|---|---|
| 53. (*d*) Estates, payments on account capital and revenue | $203,546 19 | $9,145,133 63 | 9,348,679 82 |

C.—*Balance.*

| | | | |
|---|---|---|---|
| 54. (*a*) On hand and in banks | | | 1,145,180 78 |
| Totals | $203,546 19 | $9,653,023 03 | $13,394,880 92 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

3. Amount of other existing obligations of the corporation, which will mature in 1902, exclusive of deposits. None.

4. Amount of securities held by the corporation, which will mature and become payable to the corporation in 1902. None.

6. Average rate of interest per annum received by the Corporation during 1901 on Mortgages of Realty, 6¾ per cent.; on other securities, 5 per cent.

7. Of the mortgages held by the Corporation $54,942.71 is on realty situate in Ontario, and $217,644.90 is on realty situate elsewhere.

8. Loans transferred to real estate account during 1901. None.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.

10. Aggregate market value of the land mortgaged to the Corporation, $550,000.

11. How often are the securities held by the Corporation valued? Yearly.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? General Manager, $5,000; book-keeper, $1,500; clearing house chief clerk, $5,000; transfer clerk, $5,000; clerk, $1,000; junior, $1,000. Montreal office: Manager, $5,000; accountant, $5,000; clerk, $2,000. Winnipeg office: Manager, $2,500; accountant, $2,000; secretary, $2,000; cashier, $1,000; secretary, Toronto, $2,000; assistant secretary, Toronto, $2,000. Total, $42,000. By Guarantee Companies.

13. When were the accounts of the Corporation last audited? To 31st December, 1901.

14. Names and address of the auditors respectively for 1901 and 1902: John McKay and George Edwards, F.C.A., Toronto; John Aird, Winnipeg; G. Durnford, C.A., Montreal.

## THE OTTAWA TRUST AND DEPOSIT COMPANY (LIMITED).

*Head Office, Ottawa, Ont.*

Incorporated on the 23rd January, 1896, by Letters Patent of Ontario, issued under the Ontario Joint Stock Companies' Letters Patent Act (R.S.O 1887, c. 157). See also the Ontario Trust Companies' Act (R.S.O. 1897, c. 206), and the Loan Corporations Act (R.S.O. 1897, c. 205 ; 1900, c. 27).

### Annual Statement

Of the condition and affairs of the Ottawa Trust and Deposit Company (Limited), of Ottawa, Ont., at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 30 Elgin street, in the City of Ottawa, in the Province of Ontario.

The Board is constituted of twenty directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | |
|---|---|---|
| Alexander Fraser, President, Ottawa, Ont., | 6th February, 1901, | 5th February, 1902. |
| George P. Brophy, 1st Vice-President, Ottawa, Ont., | " | " |
| Warren Y. Soper, 2nd Vice-President, " | " | " |
| Clifton A. Douglas, Director, " | " | " |
| S. H. Fleming, Director, " | " | " |
| William Scott, Director, Peterboro', Ont., | " | " |
| John I. McCracken, Director, " | " | " |
| Peter Whelan, Director, " | " | " |
| George Goodwin, Director, " | " | " |
| W. D. Hogg, K.C., Director, " | " | " |
| Thomas Workman, Director, " | " | " |
| Alexander H. Edwards, Director, Carleton, Place, Ont., | " | " |
| J. H. Francis, Director, Pakenham, Ont., | " | " |
| W. H. Comstock, Director, Brockville, Ont., | " | " |
| Hiram Robinson, Director, Ottawa, Ont., | " | " |
| George S. May, Director, " | " | " |
| H. A. F. McLeod, Director, " | " | " |
| James Gillies, Director, Carleton Place, | " | " |
| Bennett Rosamond, M.P., Director, Almonte, | " | " |
| H. W. Chamberlain, Managing Dir., Sec.-Treas., Ottawa, | " | " |

A. Permanent capital stock : Total amount authorized, $500,000 ; total amount subscribed, $404,000, as more particularly set out in Schedule A hereto.

### Schedule A.

*(b) Fixed and permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.*

| Description. | No. of Shares. | Par Value. | Total amount held. | Total amount paid thereon. | Total amount remaining unpaid. |
|---|---|---|---|---|---|
| | | $ | $ | $ | $ |
| 2.25 per cent. called ..... | 4,040 | 100 | 404,000 | 101,000 | ..... ..... .... |

## List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr.

| | | | |
|---|---|---|---|
| | **Capital (Liabilities to Stockholders or Shareholders).** | | |
| | *A.—Permanent Capital Stock or Shares.* | | |
| 3. | (*c*) Ordinary joint stock capital 25 per cent. called; total called, $101,000; total paid thereon | $101,000 00 | |
| 4. | (*d*) Dividends declared in respect of (3), but not yet paid | 2,020 00 | |
| 5. | (*e*) Unappropriated profits in respect of (3) | 2,180 75 | |
| 6. | (*f*) Reserve fund in respect of (3) | 5,000 00 | |
| | | | $110,200 75 |
| | **Liabilities to the Public.** | | |
| 40. | Other liabilities to the public, viz:— | | |
| 41. | (*a*) Mortgage on building, $70,000, and interest accrued thereon, $1,267.47 | 71,267 47 | |
| 42. | (*b*) Outstanding accounts | 292 65 | |
| | | | 71,560 12 |
| | Total actual liabilities | | $181,760 87 |
| | **Contingent Liabilities.** | | |
| 48. | Money for which Corporation is contingently liable:— | | |
| 49. | (*a*) Principal guaranteed | 20,635 54 | |
| 50. | (*b*) Interest " | 85 32 | |
| 51. | (*c*) Trust funds invested but not guaranteed:— | | |
| 52. | (1) Principal | 502,575 37 | |
| 53. | (2) Interest | 5,936 89 | |
| 54. | Outstanding accounts | 4 00 | |
| 55. | Bank advances | 9,376 11 | |
| | Total contingent liabilities | | $538,673 23 |
| | Gross total liabilities, actual and contingent | | $720,434 10 |

Cr. *Assets.*

| | | | |
|---|---|---|---|
| | **I.—Assets of which the Corporation is the Beneficial Owner.** | | |
| | *A.—Immovable Property Owned Beneficially by Corporation.* | | |
| 1. 2. | (*a*) Office premises situate as follows:— (i) At Ottawa, held in freehold | | $135,700 00 |
| | *B.—Debts Secured by Mortgages of Land.* | | |
| 9. | (*a*) Debts (other than item 10) secured by mortgages of land | $25,600 00 | |
| 11. | (*c*) Interest due or accrued on item 9 and not included therein | 619 22 | |
| | | | 26,219 22 |
| | *E.—Cash.* | | |
| 31. | (*a*) On hand | 30 00 | |
| 32. | (*b*) In bank | 6,317 83 | 6,347 83 |
| | *F.—Assets not hereinbefore mentioned.* | | |
| 37. | (*a*) Vaults | 15,100 00 | |
| 38. | (*b*) Office furniture, fixings and stationery | 1,800 00 | |
| 39. | (*c*) Commission earned and unpaid, $455; rentals accrued and unpaid, $2,048.34 | 2,503 34 | |
| 40. | (*d*) Organization expenses, $1,350; Quebec charter, $550 | 1,900 00 | |
| 41. | (*e*) Loans on life assurance policies | 3,125 00 | |
| 42. | (*f*) Adjustment account, $1,100; stock of Corporation, $560 | 1,660 00 | |
| | | | 26,088 34 |
| | Total of assets owned beneficially by Corporation | | $194,355 39 |
| | **II.—Assets not Owned Beneficially by Corporation, but for which the Corporation is Accountable.** | | |
| | *B.—As trustee, representative, guardian, or agent without guarantee.* | | |
| | (*a*) Mortgage securities: | | |
| 47. | (i) Principal | 337,481 56 | |
| 48. | (ii) Interest due and accrued | 6,206 73 | |
| | (*b*) Other securities: | | |
| 49. | (i) Principal | 182,279 67 | |
| 50. | (ii) Interest due and accrued | 110 75 | |
| | Total of Assets II | | 526,078 71 |
| | Gross total of Assets I. and II | | $720,434 10 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

### I.—Received by the Corporation for its Own Use.

| | | (Col 1) | (Col. 4.) |
|---|---|---|---|
| | *A.—Balances from 31st December, 1900.* | | |
| | (*b*) Cash (not already shown under (1)) :— | | |
| | (i) On hand | $ 935 85 | |
| 3. | (ii) In bank | 7,223 77 | |
| | *B.—Sums received wholly or partly on Capital Stock.* | | |
| 5. | (*b*) Premiums | 190 00 | |
| | *C.—Receipts on Account of Investments, Loans or Debts.* | | |
| | (*a*) On Mortgages of Realty :— | | |
| | (ii) Interest | 2,732 14 | |
| | *D.—Receipts from Real Estate owned beneficially by Corporation.* | | |
| 17. | (*b*) Rents | 10,192 19 | |
| | *E.—Miscellaneous.* | | |
| 18. | (*a*) Commission, brokerage (or remuneration as corporate agent, trustee, etc.) | 6,400 37 | |
| | *G.—Receipts from other sources, viz.:* | | |
| 30. | (*a*) Rental of vaults | 1,856 45 | |
| | (*b*) Sundries | 3,178 98 | |
| | Totals | | $32,709 75 |

### II.—Received as Corporate Trustee, Representative, Guardian, or Agent in Trust.

| | | | |
|---|---|---|---|
| | *A.—Balance from 31st December, 1900.* | | |
| 32. | (i) On hand | 145 62 | |
| 33. | (ii) In bank | 20,084 83 | |
| | | | 20,230 45 |
| | *B.—Received on account of investments, loans or debts.* | | |
| 34. | (*a*) On mortgages : Principal, $53,530 ; interest, $11,641.74 | | 65,171 74 |
| 35. | (*b*) On other securities : Principal, $4,150.00 ; interest, $7,948.55 | | 12,098 55 |
| 36. | (*c*) On unsecured debts: Principal, $2,324.02 | | 2,324 02 |
| | *C.—Receipts from real estate.* | | |
| 37. | (*a*) Sales (not included in any of foregoing items) | | 39,166 64 |
| 38. | (*b*) Rents | | 10,909 35 |
| | *D.—Receipts from other sources, viz.:* | | |
| 39. | (*a*) Life insurance policies, $5,490.67 ; personal estate sundries, $150,156.85 | | 155,647 52 |
| 40. | (*b*) For investment: Special—interest guaranteed | | 15,687 19 |
| 41. | (*c*) Stock subscriptions, $95,006 50 ; valuation fees, $4.00 ; sundries, $14 50 | | 95,025 00 |
| | Cash borrowed | | 39,376 11 |
| | Totals | | $455,636 57 |

CASH ACCOUNT. —*Continued.*

*Expenditure for the year ending 31st December, 1901.*

I.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

| | | (Col. 1.) | Total (Col. 4.) |
|---|---|---|---|
| | (*b*) Loaned or invested in :— | | |
| 2. | (i) Life assurance policies | $1,000 00 | |
| 7. | (*d*) Incumbrances on realty, interest | 2,800 00 | |

B.—*Expended on Stock Account.*

| | | | |
|---|---|---|---|
| 8. | Dividends paid on permanent stock | 4,040 00 | |

C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz :*

| | | | |
|---|---|---|---|
| 18. | (*a*) Bank account: interest | 1,017 65 | |
| 19. | (*b*) Interest | 750 00 | |

D.—*Management Expenses (other than foregoing).*

| | | | |
|---|---|---|---|
| 25. | (*a*) Salaries and fees | 4,836 00 | |
| 26. | (*b*) Commission on brokerage | 484 48 | |
| 28. | (*d*) Stationery, postage, printing and advertising | 687 43 | |
| 29. | (*e*) Law costs | 70 06 | |
| 30. | (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates | 6,928 21 | |
| 31. | (*g*) Travelling expenses | 168 00 | |
| 32. | (*h*) Registration fees | 75 00 | |
| | Provincial tax | 315 00 | |

E.—*Other Expenditures, viz.:*

| | | | |
|---|---|---|---|
| 33. | (*a*) Improvement to building, $3,025.89 ; valuation fees, $34.85 | 3,060 74 | |
| 35. | (*c*) Vault expenses | 66 00 | |
| 36. | (*d*) Sundries | 63 35 | |

F.—*Balance.*

| | | | |
|---|---|---|---|
| 37. | (*a*) Cash on hand and in bank | 6,347 83 | |
| | Totals | | $32,709 75 |

II.—EXPENDED ON TRUST OR AGENCY ACCOUNT.

A.—*Loaned or Invested on Capital Account.*

| | | | |
|---|---|---|---|
| 42. | (*a*) Loaned on mortgages of realty | | $179,141 56 |
| | (*b*) Loaned or invested on or in other securities, viz: | | |
| 43. | (i) Stocks and bonds | | 12,758 60 |
| | (*d*) Incumbrances on realty paid off, viz :— | | |
| 48. | (ii) Principal | | 15,491 77 |
| 49. | (iii) Interest | | |

B.—*Other Expenditures.*

| | | | |
|---|---|---|---|
| 50. | (*a*) Commission or remuneration paid for management of estate, trust or agency | 4,169 22 | |
| 51. | (*b*) Rents, taxes and rates | 9,585 44 | |
| 52. | (*c*) Debts or obligations wholly or partly paid: Principal, $11,361.02 | 11,361 02 | |
| 53. | (*d*) Legacies or beneficiaries, $183,839.70 ; legal expenses, advertising, etc., $4,871.95 | 188,711 65 | |
| | (*e*) Sundries | 3,717 31 | |
| | (*f*) Paid on account guaranteed funds investments | 700 00 | |
| 54. | (*b*) Cash returned to bank | 30,000 00 | |
| | Totals | | $455,636 57 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. None.
5. Average rate of interest per annum paid by the Corporation during 1901 on trust funds, 4.229 per cent.; on debentures, none.
6. Average rate of interest per annum received by the Corporation during 1901, on mortgages of realty, 5.391 per cent
7. Of the mortgages held by the Corporation $363,081 is on realty situate in Ontario, and none elsewhere.
8. Loans written off or transferred to real estate account during 1901, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.
10. Aggregate market value of the land mortgaged to the Corporation, $571,600.
11. How often are securities held by the Corporation valued? Yearly.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $50,000; accountant, $2,000 ; assistant, $1,000 ; by private sureties and Guarantee Company.
13. When were the accounts of the Corporation last audited? 19th January, 1902.
14. Names and addresses of the auditors for 1901: J. S. Chamberlain, Ottawa, Ont.; J. H. Thompson, Ottawa, Ont.

## THE TORONTO GENERAL TRUSTS CORPORATION.

*Head Office, Toronto, Ont.*

The Toronto General Trusts Corporation was constituted on the 1st April, 1899, by special Act of Ontario, 62 Vic. (2) chap. 109, amalgamated into one company under the above name.

(1) The Toronto General Trusts Company, and

(2) The Trusts Corporation of Ontario.

For the constating instruments of the two companies so amalgamated see the Report of the Registrar of Loan Corporations for Ontario, year ending December 31st, 1899.

### Annual Statement

Of the condition and affairs of The Toronto General Trusts Corporation, of Toronto, Ontario, at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 59 Yonge Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of twenty-four directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | | | |
|---|---|---|---|---|
| John Hoskin, K.C., LL.D., | President, | Toronto, Ont ; | 27th February, 1901, | 26th February, 1902. |
| Hon. S. C. Wood, | Vice-President, | " | " | " |
| W. H. Beatty | " | " | " | " |
| J. J. Kenny, | Director, | " | " | " |
| John Bell, K.C., | " | Belleville ; | " | " |
| John L. Blaikie, | " | Toronto ; | " | " |
| W. R. Brock, | " | " | " | " |
| A. B. Lee, | " | " | " | " |
| Thomas Long, | " | " | " | " |
| J. W. Digby, M.D., | " | Brantford ; | " | " |
| W. D. Matthews, | " | " | " | " |
| Hon. Peter Maclaren, | " | Perth ; | " | " |
| J. J. Foy, K.C., M.P.P., | " | Toronto ; | " | " |
| E. B. Osler, M.P., | " | " | " | " |
| George Gooderham, | " | " | " | " |
| William Hendrie, | " | Hamilton ; | " | " |
| John Foy, | " | Toronto ; | " | " |
| H. S. Howland, | " | " | " | " |
| J. G. Scott, K.C., | " | " | " | " |
| T. Sutherland Stayner | " | " | " | " |
| Aemilius Irving, K.C., | " | " | " | " |
| B. E. Walker, | " | " | " | " |
| Robert Jaffray, | " | " | " | " |
| J. W. Langmuir, | Managing Director, | " | " | " |

A. Permanent capital stock, total amount authorized, $1,000,000 ; total amount subscribed, $1,000,000, as more particularly set out in Schedule A hereto.

### Schedule A.

(*b*) *Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.*

Last call made :—Date, 19th March, 1901 ; rate, 10 per cent. Gross amount, $49,970. Amount paid thereon, $49,970.

| Description. | No. of shares. | Par value of shares. | Total amount held. | Total amount paid thereon. |
|---|---|---|---|---|
| | | $ | $ | $ |
| 1. Fully called ..... | 10,000 | 100 | 1,000,000 | 1,000,000 |

List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

### Capital (Liabilities to Stockholders or Shareholders.)

*A.—Permanent Capital Stock or Shares.*

| | | | |
|---|---|---|---|
| 1. (*a*) Ordinary joint stock capital fully called: Total called, $1,000,000; total paid thereon | | | $1,000,000 00 |
| 4. (*d*) Dividends declared in respect of (1), but not yet paid | | | 37,500 00 |
| 5. (*e*) Unappropriated profits in respect of (1) | | | 6,039 62 |
| 6. (*f*) Reserve fund in respect of (1) | | | 270,000 00 |

*C.—Liabilities to Stockholders other than already shown under A or B.*

| | | | |
|---|---|---|---|
| 24. Profits on municipal debentures held in suspense | | | 15,000 00 |
| 25. Earnings for year 1901 reserved for future disposal | | | 4,594 18 |
| | | | $1,333,133 80 |

### Liabilities to the Public.

| | | | |
|---|---|---|---|
| 39. Due on loans in process of completion or to pay assumed mortgages | | $7,619 51 | |
| 40. Other liabilities to the public: | | | |
| (*a*) Sundry creditors | | 9,508 70 | |
| | | | 17,128 21 |
| Total actual liabilities | | | $1,350,262 01 |

### Contingent Liabilities.

| | | | | |
|---|---|---|---|---|
| 44. Claims against the Corporation not acknowledged as debts, viz.: | | | | |
| 45. (a) Interest reserved | | | $3,000 00 | |
| 48. Money for which the Corporation is contingently liable: | | | | |
| 49. (a) Principal guaranteed.. | Court mortgages | $ 978,401 98 | | |
| | Court debentures | 1,061,516 12 | | |
| | Guaranteed agencies | 824,134 05 | | |
| | | | 2,864,052 15 | |
| 51. (*c*) Trust funds invested but not guaranteed: | | | | |
| | Call loans | $ 461,315 96 | | |
| 52. (1) Principal..... | Mortgages | 4,068,070 32 | | |
| | Debentures | 1,585,381 85 | | |
| | | | 6,114,768 13 | |
| 53. (2) Interest | | | 34,299 60 | |
| 54. (*d*) Trust funds uninvested not bearing interest and not guaranteed... | Corpus | $177,088 89 | | |
| | Revenue | 273,429 16 | | |
| | | | 450,518 05 | |
| 55. (*e*) Other contingent liabilities | | | 1,634 84 | |
| Total contingent liabilities | | | | 9,468,272 77 |
| Gross total liabilities, actual and contingent | | | | $10,818,534 78 |

Cr. *Assets.*

### I.—Assets of which the Corporation is the Beneficial Owner.

*A.—Immovable Property Owned Beneficially by Corporation.*

| | | | |
|---|---|---|---|
| 1. (*a*) Office premises situate as follows: | | | |
| 2. (i) At 59 Yonge street, Toronto, held in freehold | | $145,000 00 | |
| 5. (*b*) Freehold land (including buildings) other than foregoing | | 87,699 69 | |
| | | | $232,699 69 |

*B.—Debts Secured by Mortgages of Land.*

| | | | |
|---|---|---|---|
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | | $453,312 76 | |
| 10. (*b*) Debts secured by mortgaged land held for sale | | 28,945 83 | |
| 11. (*c*) Interest due and accrued on items 9 and 10 and not included therein | | 15,277 23 | |
| (*cc*) Interest due or accrued on mortgages other than 9 and 10 | | 36,420 14 | |
| | | | 533,955 96 |
| *Forward* | | | $766,655 65 |

BALANCE SHEET AS AT 31ST DECEMBER, 1901.

CR. *Assets.—Continued.*

| | | | |
|---|---|---|---|
| | *Brought forward* | | $766,655 65 |
| | C.—*Debts not above Enumerated for which the Corporation holds Securities as follows:* | | |
| 14. (*b*) | Debts secured by municipal bonds or debentures | $ 913 16 | |
| 22. (*j*) | " life insurance policies | 31,874 56 | |
| 23. (*k*) | " call loans on stock, bonds, etc | 396,127 89 | |
| 24. (*l*) | " debentures of joint stock companies | 95,412 69 | |
| | | | 524,328 30 |
| | E.—*Cash.* | | |
| 31. (*a*) | On hand | $ 14 54 | |
| 32. (*b*) | In bank | 45,409 21 | |
| | | | 45,423 75 |
| | F.—*Assets not Hereinbefore Mentioned.* | | |
| 37. (*a*) | Office furniture and vault fixtures | $22,500 00 | |
| 38. (*b*) | Solicitor's account in suspense | 3,129 47 | |
| 39. (*c*) | Sundry debtors | 3,855 14 | |
| | | | 29,484 61 |
| | Total of assets owned beneficially by Corporation | | $1,365,892 31 |

II.—ASSETS NOT OWNED BENEFICIALLY BY CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

A.—*As Guarantor.*

| | | | | |
|---|---|---|---|---|
| | (*a*) Mortgage securities:— | | | |
| 43. | (i) Principal.... Court | $978,401 98 | | |
| | Guaranteed agencies | 824,134 05 | $1,802,536 03 | |
| | (*b*) Other securities.— | | | |
| | (i) Principal: Court debentures | | 1,096,028 32 | |
| | | | | $2,898,564 35 |

B.—*As Trustee, Representative, Guardian or Agent (Without Guarantee.)*

| | | | | |
|---|---|---|---|---|
| | (*a*) Mortgage securities:— | | | |
| 47. | (i) Principal | | $4,068,070 32 | |
| 48. | (ii) Interest due and accrued | | 34,299 60 | |
| | (iii) Advances to borrowers | | 5,674 52 | |
| | (*b*) Other securities:— | | | |
| 49. | (i) Principal.... Call loans | $ 461,315 96 | | |
| | Debentures | 1,585,381 85 | 2,046,697 81 | |
| 50. | (iii) Premiums paid on debentures | | 36,676 40 | |
| 52. (*d*) | Uninvested trust funds | | 362,659 47 | |
| | | | | 6,554,078 12 |
| | Total of Assets II | | $9,452,642 47 | |
| | Gross total of Assets I. and II | | | $10,818,534 78 |

In addition to the securities mentioned in the foregoing statement there have come into the hands of the Corporation as a Trust Company, real estate mortgages and other assets not yet realized, but represented to the Corporation as being of the value of $8,417,689.77.

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

### I.—Received by the Corporation for its Own Use.

| | | Col. 1. | Col. 3. | Total. Col. |
|---|---|---|---|---|
| | B.—*Sums received wholly or partly on Capital Stock.* | | | |
| 4. | (*a*) Calls on joint stock capital | | $93,280 00 | $93,280 00 |
| | C.—*Receipts on account of investments, loans or debts.* | | | |
| | (*a*) On mortgages of realty :— | | | |
| 10. | (i) Principal | | | 110,379 65 |
| 11. | (ii) Interest on mortgages and other securities | 71,980 55 | | |
| | (*b*) On other securities : | | | |
| 12. | (1) Principal | | | 1,519,732 21 |
| | D—*Receipts from real estate owned beneficially by Corporation.* | | | |
| 16. | (*a*) Sales (not included in any of foregoing items) | | | 94,453 00 |
| 17. | (*b*) Rents | 11,420 67 | | |
| | E.—*Miscellaneous.* | | | |
| 18. | (*a*) Commission, brokerage (or remuneration as corporate agent, trustee, etc,) | 101,352 25 | | 184,753 47 |
| | G.—*Receipts from other sources, viz.* | | | |
| 30. | (*a*) Advances to borrowers | | | 104,984 62 |
| | (*b*) Suspense account | | | 75,115 18 |
| | (*c*) Solicitor's accounts in suspense | | | 1,206 77 |
| | Totals | $184,753 47 | | $2,183,904 90 |

### II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—*Balances from 31st December, 1900.*

| | | | |
|---|---|---|---|
| | (*b*) Cash (not included in 31)— | | |
| 32. | (i) On hand | | $1,842 26 |
| 33. | (ii) In bank | | 277,006 17 |

B.—*Received on account of Investments, Loans or Debts.*

| | | |
|---|---|---|
| 34. | (*a*) On mortgages and call loans: Principal, $1,253,887.81 ; interest, $441,119.33 | 1,695,007 14 |
| 35. | (*b*) On other securities: Principal, $1,185,203.39 ; interest, $190,807.41 | 1,376,010 80 |

C.—*Receipts from Real Estate.*

| | | |
|---|---|---|
| 37. | (*a*) Sales (not included in foregoing items) | 362,742 45 |
| 38. | (*b*) Rents | 166,525 55 |

D.—*Receipts from other sources, viz.:*

| | | |
|---|---|---|
| 39. | (*a*) Moneys received for investment | 309,408 27 |
| 40. | (*b*) Sundry realizations, collections, etc | 344,811 46 |
| | Totals | $6,717,259 00 |

CASH ACCOUNT.—*Continued.*

*Expenditure for the year ending 31st December, 1901.*

| | | Col. 1. | Col. 3. | Total. Col. 4. |
|---|---|---|---|---|
| | **I.—EXPENDED ON CORPORATION ACCOUNT.** | | | |
| | **A.—*Sums Loaned or Invested on Capital Account.*** | | | |
| 1. | (*a*) Loaned on mortgages of realty | | | $73,147 97 |
| | (*b*) Call loans | | | 1,421,068 70 |
| | (*c*) Debentures | | | 1,705 36 |
| 7. | (*e*) Insurances or taxes advances on property mortgaged to the Corporation | | | 107,821 42 |
| | **B.—*Expended on Stock Account.*** | | | |
| 8. | Dividends paid on permanent stock | $67,856 88 | | 67,856 88 |
| | **D.—*Management Expenses (other than foregoing).*** | | | |
| 25. | (*a*) Salaries and fees | 56,917 21 | | |
| 26. | (*b*) Commission or brokerage | 1,231 87 | | |
| 28. | (*d*) Stationery, postage, printing and advertising | 8,709 99 | | |
| 30 | (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates | 11,580 33 | | |
| 31. | (*g*) Travelling expenses | 1,477 97 | | |
| 32. | (*h*) Registration fees | 300 00 | | |
| | (*i*) Miscellaneous | 3,885 65 | | |
| | | | | 84,103 02 |
| | **E.—*Other Expenditures, viz.:*** | | | |
| 33. | (*a*) Building repairs account | | | 9,095 43 |
| 34. | (*b*) Suspense account | | | 67,773 46 |
| 35. | (*c*) Office furniture | | | 1,589 30 |
| | **F.—*Balance.*** | | | |
| 37. | (*a*) Cash on hand and in bank | | | 45,423 75 |
| | Totals | | | $1,879,585 29 |
| | **II.—EXPENDED ON TRUST OR AGENCY ACCOUNT.** | | | |
| | **A.—*Loaned or Invested on Capital Account.*** | | | |
| 42. | (*a*) Loaned on mortgages of realty | | | $1,206,154 65 |
| | (*b*) Loaned or invested on or in other securities, viz.:— | | | |
| 43. | (i) Call loans | | | 527,842 96 |
| | (ii) Debentures | | | 581,505 44 |
| | **B.—*Other Expenditures.*** | | | |
| 53. | (*d*) Sundry returns, payments and distributions | | | 2,158,838 21 |
| | (*e*) Repaid bank | | | 672 98 |
| | **C.—*Balance.*** | | | |
| 54. | (*a*) Cash on hand and in various banks | | | 362,659 47 |
| | Totals | | | $6,717,259 00 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1. Amount of Debentures issued by the Corporation in Canada which will mature in 1902. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None
3. Amount of other existing obligations of the Corporation which will mature in 1902, $343,703.86.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, $87,901 80.
5. Average rate of interest per annum paid by the Corporation during 1901: on deposits or debentures. No deposits taken or debentures issued.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty 5 per cent.; on other securities, 5 per cent.
7. Of the mortgages held by the Corporation $482,258.59 is on realty situate in Ontario, and none elsewhere.
8. Loans written off or transferred to real estate account during 1901, $16,390.00.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901, No., 6; amount, $16,390
10. Aggregate market value of the land mortgaged to the Corporation, estimated $1,100,000
11. How often are the securities held by the Corporation valued? In case of doubtful loans, annually or oftener
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? All officers are under bonds, aggregating $94,500 by Guarantee Companies.
13. When were the accounts of the Corporation last audited? As at 31st December, 1901.
14. Names and addresses of the auditors respectively for 1901 and 1902 (if appointed). J. M. Martin, Toronto, Ont; R F. Spence, Toronto, Ont.

## THE TRUSTS AND GUARANTEE COMPANY (LIMITED.)

*Head Office, Toronto.*

Incorporated on the 24th February, 1897, by Letters Patent of Ontario issued under R.S.O. 1897, c. 191. See also The Ontario Trusts Company Act (R.S.O. 1897, c. 206) and the Loan Corporations Act (R S.O. 1897, c. 205).

### Annual Statement

Of the condition and affairs of The Trusts and Guarantee Company (Limited), of Toronto, Ont., at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 14 King street west, in the City of Toronto, in the Province of Ontario.

The Board is constituted of twenty-seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office:

| | | |
|---|---|---|
| Hon. J. R. Stratton, M.P.P., President, Peterboro ; | 30th January, 1901, | 29th January, 1902. |
| D. W. Karn, Vice-President. Woodstock ; | " | " |
| C. Kloepfer, Vice-President, Guelph ; | " | " |
| T. S. Hobbs, Director, London ; | " | " |
| W. J. McKee, M.P.P., Director, Windsor ; | " | " |
| Wm. German, M.P., Director, Welland ; | " | " |
| Hon. Geo. E. Foster, Director, Ottawa ; | " | " |
| Peter Hamilton, Director, Peterboro ; | " | " |
| Alfred McDougall, Director, Toronto ; | " | " |
| A. W. Campbell, Director, Toronto ; | " | " |
| F. C. Taylor, Director, Lindsay ; | " | " |
| Richard Hall, Director, Peterboro ; | " | " |
| F. M. Holland, Director, Toronto ; | " | " |
| A. F. Rutter, Director, Toronto ; | " | " |
| G. G. S. Lindsay, K.C., Director, Toronto ; | " | " |
| A. C. Macdonell, Director, Toronto ; | " | " |
| A. M. McKinnon, Director, Guelph ; | " | " |
| W. A. Stratton, K.C., Director, Peterboro ; | " | " |
| A. L. Davis, Director, Peterboro ; | " | " |
| J. G. Wallace, Director, Woodstock ; | " | " |
| J. V. Teetzel, K.C., Director, Hamilton . | " | " |
| Hon Senator McMillan, Director, Alexandria ; | " | " |
| A. F. McLaren, M.P., Director, Stratford ; | " | " |
| W. G. Sheppard, Director, Waubaushene ; | " | " |
| R. A. McLennan, Director ,Alexandria ; | " | " |
| T. P. Coffee, Manager, Toronto ; | " | " |

A. Permanent capital stock : total amount authorized, $2,000,000 : total amount subscribed, $2,000,000, as more particularly set out in Schedule A hereto.

### Schedule A.

*(b).– Fixed and Permanent Capital Stock Created by virtue of Joint Stock Companies Acts or Private Acts.*

| Description. | No. of Shares. | Par value of Shares. | Total amount held. | Total amount paid thereon. | Total remaining unpaid on calls. |
|---|---|---|---|---|---|
| | | $ | $ | $ c. | $ |
| 1. Fully called ..... | 5,973 | 50 | 298,650 | 298,650 00 | ..... |
| 2. 10 per cent. called ..... | 31,056 | 50 | 1,552,800 | 155,280 00 | ..... |
| 3. " " ..... | 2,971 | 50 | 148,550 | 52,681 98 | ..... |
| Totals ..... | 40,000 | ..... | 2,000,000 | 506,611 98 | ..... |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

*Capital and Liabilities.*

Dr.

| | | |
|---|---|---|
| **Capital (Liabilities to Stockholders or Shareholders).** | | |
| *A.—Permanent Capital Stock or Shares.* | | |
| 1. (*a*) Ordinary joint stock capital fully called: Total called, $298,650; total paid thereon | $298,650 00 | |
| 2. (*b*) Ordinary joint stock capital 10 per cent. called: total called, $155,280; total paid thereon | 155,280 00 | |
| 3. (*c*) Ordinary joint stock capital — per cent. called total paid thereon | 52,681 98 | |
| 4. (*d*) Dividends declared in respect of (1), (2) and (3) but not paid | 12,238 51 | |
| 5. (*e*) Unappropriated profits in respect of (1), (2) and (3) | 24,155 47 | $543,005 96 |
| **Liabilities to the Public.** | | |
| 27. Deposits payable on notice | $21,748 65 | |
| 28. Interest on deposits due or accrued or capitalized | 274 16 | |
| 37. Owing to banks | 211,145 91 | 233,168 72 |
| Total actual liabilities | | $776,174 68 |
| **Contingent Liabilities.** | | |
| 48. Moneys for which the Corporation is contingently liable, viz:— | | |
| 49. (*a*) Principal guaranteed | $15,000 00 | |
| 51. (*c*) Trust funds invested but not guaranteed:— | | |
| 52. (i) Principal | 371,293 81 | |
| 54. (*d*) Trust funds uninvested not bearing interest and not guaranteed | 9,409 48 | |
| Total contingent liabilities | | 395,703 29 |
| Grand total liabilities, actual and contingent | | $1,171,877 97 |

*Assets.*

Cr.

| | | |
|---|---|---|
| **I.—Assets of which the Corporation is the Beneficial Owner.** | | |
| *B.—Debts secured by Mortgages of Land.* | | |
| 9. (*a*) Debts (other than item 10) secured by mortgages of land | $55,796 50 | |
| 11. Interest due or accrued on item 9 not included therein | 1,389 06 | $57,185 56 |
| *C.—Debts not above enumerated for which the Corporation holds securities as follows:* | | |
| 14. (*b*) Debts secured by municipal bonds or debentures | 12,000 00 | |
| 15 (*c*) Public School debentures | 800 00 | |
| 22. (*j*) Debts secured by debentures and stocks | 608,529 28 | |
| 26. (*n*) Interest due or accrued on items 14, 15 and 22 and not included therein | 34,251 23 | 655,580 51 |
| *D.—Unsecured Debts.* | | |
| 27. (*a*) Open accounts | | 4,136 60 |
| *E.—Cash.* | | |
| 31. (*a*) On hand | 32 35 | |
| 32. (*b*) In banks | 6,977 04 | 7,009 39 |
| *F.—Assets not hereinbefore mentioned.* | | |
| 37. (*a*) Office premises, etc. | | 52,262 62 |
| Total of assets owned beneficially by Corporation | | $776,174 68 |
| **II.—Assets not Owned Beneficially by Corporation but for which the Corporation is Accountable.** | | |
| *B.—As Trustee, Representative, Guardian, or Agent (without guarantee).* | | |
| (*a*) Mortgage securities: | | |
| 47. (i) Principal | $236,082 74 | |
| (ii) Interest | 2,763 04 | |
| (*b*) Other securities: | | |
| 49. (i) Principal | 136,754 87 | |
| (ii) Interest | 2,643 40 | |
| 52 (*d*) Uninvested Trust funds | 17,459 24 | |
| Total of assets II | | 395,703 29 |
| Gross total of assets I. and II | | $1,171,877 97 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

I.—Received by the Corporation for its Own Use.

A.—*Balances from 31st December, 1900.*

| | | Col 1. | Col. 3. | Total Col. 4 |
|---|---|---|---|---|
| (*b*) Cash (not already shown under (1) ): | | | | |
| | (i) On hand | | $ 25 96 | |
| | (ii) In bank | | 5,693 49 | |

B.—*Sums Received Wholly or Partly on Capital Stock.*

| | | | | |
|---|---|---|---|---|
| 4. (*a*) | Calls on joint stock permanent capital | | 96,327 27 | |

C.—*Receipts on account of Investments, Loans or Debts.*

| | | | | |
|---|---|---|---|---|
| | (*a*) On mortgages of realty :— | | | |
| 11. | (i) Principal | | 38,996 00 | |
| | (ii) Interest | $ 10,710 86 | | |
| | (*b*) On other securities :— | | | |
| 12. | (i) Principal | | 443,284 70 | |
| 13. | (ii) Interest or dividends | 13,393 52 | | |

E.—*Miscellaneous.*

| | | | | |
|---|---|---|---|---|
| 18. (*a*) | Commission, brokerage (or remuneration as corporate agent, trustee, etc.) | 14,912 91 | | |

F.—*Borrowed Money.*

| | | | | |
|---|---|---|---|---|
| 25. (*a*) | Bank or other advances | | 168,000 00 | |
| 26. (*b*) | Borrowed by taking deposits | | 19,746 83 | |
| | Totals | $ 39,017 29 | $772,074 25 | $811,091 54 |

II.—Received as Corporate Trustee, Representative, Guardian, or Agent in Trust.

A.—*Balance from 31st December, 1900.*

| | | | | |
|---|---|---|---|---|
| 33. (*b*) | Cash in bank | | $ 15,823 17 | |

B.—*Receipts on Account of Investments, etc.*

| | | | | |
|---|---|---|---|---|
| 34. (*x*) | Mortgages : Principal, $33,330.87 ; interest, $6,222.75 | | 39,553 62 | |

D.—*Received from other sources.*

| | | | | |
|---|---|---|---|---|
| 39. (*a*) | Sundry receipts | | 699,752 36 | |
| | Totals | | | $755,129 15 |

## Cash Account.

*Expenditure for the year ending 31st December, 1901.*

I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

| | | (Col. 1.) | (Col. 3.) | (Total, Col. 4.) |
|---|---|---|---|---|
| 1. (*a*) | Loaned on mortgages of realty | | $ 39,778 12 | |
| | (*b*) Loaned or invested in other securities : | | | |
| 2. | (i) Stock and debentures | | 699,511 26 | |

B.—*Expended on Stock Account.*

| | | | | |
|---|---|---|---|---|
| 8. | Dividends paid on permanent stock | $ 21,099 74 | | |
| | *Carried forward* | $ 21,099 74 | $739,289 38 | |

## Cash Account.

*Expenditure.—Continued.*

| | | | |
|---|---|---|---|
| | *Brought forward* | $ 21,099 74 | $739,289 38 |
| | F.—*Borrowed Money.* | | |
| 19. | (*b*) Deposits: Principal, $18,780.26; interest, $4,990.91 | | 23,771 17 |
| | D.—*Management Expenses.* | | |
| 25. | (*a*) Salaries and fees | 11,832 57 | |
| 26. | (*b*) Commission and brokerage | 541 16 | |
| 28. | (*d*) Stationery, postage, printing and advertising | 3,024 02 | |
| 29. | (*e*) Law costs | 690 88 | |
| 30. | (*f*) Fuel, rent, taxes, etc | 3,153 56 | |
| 31. | (*g*) Travelling expenses | 186 00 | |
| 32. | (*h*) Registration fee | 100 00 | |
| | E.—*Other Expenditures*: | | |
| 33. | (*a*) Office, etc | | 393 67 |
| | F.—*Balance.* | | |
| 37. | (*a*) Cash on hand and in bank $7,009.39 | | |
| | Totals | $ 40,627 93 | $763,454 22 $811,091 54 |

### II.—Expended on Trust or Agency Account.

A.—*Loaned or Invested on Capital Account.*

| | | | |
|---|---|---|---|
| 42. | (*a*) Loaned on mortgages of realty | | $ 21,765 75 |
| | (*b*) In other securities: | | |
| 43. | (i) Debentures, etc | | 190,831 48 |
| 53. | (*d*) Financial agencies and distribution of estates | | 525,072 68 |
| 54. | (*b*) Cash in banks | | 17,459 24 |
| | Totals | | $ 755,129 15 |

## Miscellaneous Statement for the Year Ending 31st December, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.
3. Amount of other existing obligations of the Corporation which will mature in 1902. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902, $64,446.18.
5. Average rate of interest per annum paid by the Corporation during 1901, on deposits, 4 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 5.7 per cent.; on other securities, 6.5 per cent.
7. Of the mortgages held by the Corporation, $291,369.24 is on realty situate in Ontario, and $510.00 on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.
10. Aggregate market value of land mortgaged to the Corporation, $583,300.
11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) What officers of the Corporation are under bond, and for what sum respectively? Cashier, $1,000; By Guarantee Company.
13. When were the accounts of the Corporation last audited? As at 31st December, 1901.
14. Names and addresses of the auditors for 1901 and 1902: Harry Vigeon, F.C.A., O. M. Hudson C.A., Toronto, Ont.

## THE UNION TRUST COMPANY, LIMITED.

Incorporated by Letters Patent of Ontario, dated 7th August, 1901. The Letters Patent authorized the Company to acquire and take over the assets, business and good-will of the Provincial Trust Company of Ontario, Limited.

### Annual Statement

Of the condition and affairs of the Union Trust Company, Limited, of Toronto, as at 31st December, 1901, and for the term of four months and twenty-four days, ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at north-west corner of Bay and Richmond streets, in the City of Toronto, and Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers at 31st December, 1901, were as follows, together with their respective terms of office.

| | | |
|---|---|---|
| Oronhyatekha, M.D., President, Toronto; | 13th August, 1901; | 15th February, 1902. |
| Hon. Geo. E. Foster, 1st Vice-President, Toronto; | " | " |
| Hon. Elliott G. Stevenson, 2nd Vice-President, Detroit; | " | " |
| His Honor Judge McDougall, Director, Toronto; | " | " |
| John H. McGillivray, K.C., Director, Uxbridge; | " | " |
| Matthew Wilson, K.C, Director, Chatham; | " | " |
| Col. John I. Davidson, Director, Toronto; | " | " |
| Hon. Geo. E. Foster, General Manager, Toronto. | | |

A.—Permanent capital stock: total amount authorized, $2,000,000; total amount subscribed, $2,000,000, as more particularly set out in Schedule A hereto.

### Schedule A.

*(b) Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.*

| Description. | No. of shares. | Par value of shares. | Total amount held. | Total amount paid thereon. |
|---|---|---|---|---|
| | | $ | $ | $ |
| 2. 25 per cent. called | 20,000 | 100 | 2,000,000 | 500,000 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

### Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).

A.—*Permanent Capital Stock or Shares.*

| | | |
|---|---|---|
| 2 (b) Ordinary joint stock capital, 25 per cent. called: total called, $500,000; total paid thereon | $ 500,000 00 | |
| 5. (e) Unappropriated profits in respect of (2) | 18,787 64 | |
| 6. (f) Reserve fund in respect of (2) | 200,000 00 | |
| | | $ 718,787 64 |

BALANCE SHEET.—*Continued.*

LIABILITIES TO THE PUBLIC.

| | | | |
|---|---|---|---|
| 40. | Other liabilities to the public, viz :— | | |
| 41. | (*a*) Sundry creditors | $ 38,220 21 | 38,220 21 |
| | Total liabilities | | $ 757,007 85 |

CR. *Assets.*

B.—*Debts Secured by Mortgages of Land.*

| | | | |
|---|---|---|---|
| 9. | (*a*) Debts (other than item 10) secured by mortgages of land | $ 477,987 13 | |
| 11. | (*c*) Interest due or accrued on item 9 and not included therein | 8,034 44 | |
| | | | $ 486,021 57 |

E.—*Cash.*

| | | | |
|---|---|---|---|
| 32. | (*b*) In bank | | 5,073 84 |

F.—*Assets not hereinbefore mentioned.*

| | | | |
|---|---|---|---|
| 37. | (*a*) Loans on stocks, bonds and debentures and accrued interest | $ 155,673 84 | |
| 39. | (*c*) Bonds, debentures and stocks owned and accrued interest | 110,238 60 | |
| | | | 265,912 44 |
| | Total assets | | $ 757,007 85 |

CASH ACCOUNT.

*Receipts for the Term of 4 Months and 24 Days Ending 31st December, 1901.*

| | I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE. | (Col. 4.) | (Col. 3.) | Total. (Col. 4. |
|---|---|---|---|---|
| | B.—*Sums received wholly or partly on Capital Stock* | | | |
| 4. | (*a*) Calls on joint stock on permanent capital | | $500,000 00 | |
| 5. | (*b*) Premiums on (4) | | 200,000 00 | |
| | C.—*Receipts on account of Investments, Loans or Debts.* | | | |
| | (*a*) On mortgages of realty : | | | |
| 10. | (i) Principal | | 6,784 64 | |
| 11. | (ii) Interest | $1,425 03 | | |
| | (*b*) On other securities : | | | |
| 12. | (i) Principal | | 382,397 00 | |
| 13. | (ii) Interest | 4,699 56 | | |
| | D.—*Receipts from Real Estate owned beneficially by Corporation.* | (Col. 1) | (Col. 3.) | (Total. (Col. 4.) |
| 17. | (*b*) Safety vaults, rentals, etc | 71 25 | | |
| | E.—*Miscellaneous.* | | | |
| 18. | (*a*) Commission, brokerage (or remuneration as corporate agent, trustee, etc.) | 19 95 | | |
| | G.—*Receipts from other sources, viz.:* | | | |
| 30. | (*a*) Sundry collections, bank interest, etc | 4,799 79 | | |
| | (*c*) Sundry receipts | 8,319 13 | 38,220 21 | |
| | Totals | $19,334 71 | $1,127,401 85 | $1,146,736 56 |

*Expenditure for the term of 4 Months and 24 Days ending 31st December, 1901.*

I.—Expended on Corporation Account.

| | | (Col. 1.) | (Col. 3.) | Total. (Col. 4.) |
|---|---|---|---|---|
| | A.—*Sums loaned or invested on Capital Account.* | | | |
| 1. | (*a*) Loaned on mortgage of realty | | $481,819 87 | |
| | (*b*) Loaned or invested in other securities, viz:— | | | |
| 2. | (i) Bonds and debentures purchased | | 60,455 57 | |
| 3. | (ii) Stocks purchased | | 282,544 00 | |
| 4. | (iii) Loaned on stocks and bonds | | 302,000 00 | |
| 7. | (*c*) Insurance or taxes advanced on property mortgaged to the Corporation | | 2,955 00 | |
| | D.—*Management expenses other than foregoing.* | | | |
| 25. | (*b*) Salaries and fees | $3,149 52 | | |
| 26. | (*b*) Commission or brokerage | 788 10 | | |
| 28. | (*d*) Stationery, postage, printing and advertising | 603 89 | | |
| 30. | (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates | 866 71 | | |
| 31. | (*g*) Travelling expenses | 99 30 | | |
| 33. | (*h*) Registration fee and Government fees | 440 25 | | |
| | E.—*Other Expenditure, viz.:* | | | |
| 33. | (*a*) Sundry expenses and payments | 77 79 | 362 38 | |
| 34. | (*b*) Accrued interest | 5 500 34 | | |
| | F.—*Balance.* | | | |
| 27. | (*b*) Cash in bank | | 5,073 84 | |
| | Totals | $11,525 90 | $1,135,210 66 | $1,146,736 56 |

Miscellaneous Statement for the Year Ending 31st December, 1901.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1902. None.

2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.

3. Amount of other existing obligations of the Corporation which will mature in 1902. None

4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1902. None.

5. Average rate of interest per annum paid by the Corporation during 1901 on deposits, none; on debentures, none.

6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 6.90 per cent., and on other securities about 5 per cent.

7. Of the mortgages held by the Corporation, $257,210.69 is on realty situate in Ontario, and $228,810.68 is on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1901, none.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901, none.

10. Aggregate market value of the land mortgaged to the Corporation, about $980,000.00.

11. How often are the securities held by the Corporation valued? Once since incorporation, 7th August, 1901.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? General Manager, $10,000; Accountant, $2,500; Book-keeper, $1,000. By Guarantee Companies.

13. When were the accounts of the Corporation last audited? To 31st December, 1901.

14. Names and addresses of the auditors respectively for 1901 and 1902 (if appointed): A. C. Neff, F.C.A., and C. R. W. Posthlewaite, C.A., Toronto.

## THE PROVINCIAL TRUST COMPANY OF ONTARIO, LIMITED.

*Head Office, Toronto, Ontario.*

Incorporated on the 27th day of October, 1897, by Letters Patent of Ontario, issued under R.S.O. 1897, c. 191. See also The Ontario Trust Company's Act (R.S.O. 1897, c. 206), and The Loan Corporations Act (R.S.O. 1897, c. 205 ; 1900, c. 27).

Amalgamated with The Union Trust Company 7th August, 1901 (cf. Letters Patent of Ontario, dated 7th August, 1901.)

### Annual Statement

Of the condition and affairs of the Provincial Trust Company of Ontario, Limited, of Toronto, as at the 31st December, 1901, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at the north-west corner of Bay and Richmond streets, in the City of Toronto.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1901, were as follows, together with their respective terms of office :

| | | |
|---|---|---|
| Oronhyatekha, M.D., President, Toronto ; | 15th June, 1901, | 18th February, 1902. |
| Hon. Geo E. Foster, Vice President, Toronto ; | " | " |
| Hon. E. G. Stevenson, Director, Detroit, Mich.; | " | " |
| Thos. Millman, M.D., Director, Toronto ; | " | " |
| H. Collins, Director, Toronto ; | " | " |

A. Permanent capital stock : Total amount authorized, $1,000,000 ; total amount subscribed, $429,000, as more particularly set out in Schedule A hereto.

### Schedule A.

*(b) Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.*

| Description. | No. of shares. | Par value. | Total amount held. | Total amount paid thereon. | Total remaining unpaid on calls. |
|---|---|---|---|---|---|
| | | $ | $ | $ | $ |
| 2. 20 per cent..... .... | 4,290 | 100 | 429,000 | 113,700 | 5,450 |

### List of Shareholders as at 31st December, 1901.

(Not printed.)

## Balance Sheet as at 31st December, 1901.

Dr. *Capital and Liabilities.*

### Capital (Liabilities to Stockholders or Shareholders).

*A.—Permanent Capital Stock.*

| | | | |
|---|---|---|---|
| 1. (*a*) | Ordinary joint stock capital : total paid thereon | $113,700 00 | |
| | Total actual liabilities | | $113,700 00 |

### Contingent Liabilities

| | | | |
|---|---|---|---|
| 51 | (*c*) Trust funds invested but not guaranteed : | | |
| 52. | (i) Principal | | 12,000 00 |
| | (*d*) Trust funds uninvested not bearing interest and not guaranteed | | 11,704 49 |
| | Total contingent liabilities | | $23,704 49 |

Cr. *Assets.*

### Assets of which the Corporation is the Beneficial Owner.

*A.—Immovable property Owned Beneficially by Corporation.*

| | | | |
|---|---|---|---|
| 7. (*d*) | Office furniture | | $573 75 |

*B.—Debts secured by Mortgages of Land.*

| | | | |
|---|---|---|---|
| 9. (*a*) | Debts secured by mortgaged land | $15,085 13 | |
| 11. (*c*) | Interest due and accrued on item 9 and accrued box rent | 870 70 | 15,955 83 |

*C.—Debts not above enumerated of which the Corporation holds securities as follows, viz.:*

| | | | |
|---|---|---|---|
| 16. (*d*) | Debts secured by Loan Corporation debentures | 15,450 00 | |
| 22. (*j*) | Debts secured by preference stock | 30,000 00 | 45,450 00 |
| 32. (*b*) | In bank New York | | 317 61 |

*F.—Assets not hereinbefore mentioned.*

| | | | |
|---|---|---|---|
| 37. (*a*) | Organization expenses | 6,310 05 | |
| 40. (*d*) | Profit and loss account | 11,909 16 | |
| 42. (*f*) | Sundry debtors | 33,183 60 | 51,402 81 |
| | Total of assets owned beneficially by Company | | $113,700 00 |

### II.—Assets not owned beneficially by Corporation but for which the Corporation is Accountable.

*A.—As Guarantor.*

| | | | |
|---|---|---|---|
| 44. (*b*) | On other securities : | | |
| 45. | (i) Principal | $12,000 00 | |

*B.—As Trustee, Representative, Guardian, or Agent (without guarantee).*

| | | | |
|---|---|---|---|
| 52. (*d*) | Uninvested trust funds | 11,704 49 | |
| | Total assets II | | $23,704 49 |

## Cash Account.

*Receipts for the year ending 31st December, 1901.*

### I.—Received by the Corporation for its Own Use.

*A.—Balances from 31st December, 1900.*

| | | (Col. 1.) | (Col. 3.) | (Col. 4.) |
|---|---|---|---|---|
| 2 (*b*) | Cash not already shown under (1) : (ii) In bank | | $22,962 27 | |

*C.—Receipts on account of Investments, Loans or Debts.*

| | | | | |
|---|---|---|---|---|
| | (*a*) On mortgages of realty : | | | |
| 10. | (i) Principal | | 33,961 35 | |
| 11. | (ii) Interest on investments | $2,831 12 | | |
| | (*b*) On other securities : | | | |
| 12. | Principal | | 15,000 00 | |

*D.—Receipts from Real Estate.*

| | | | | |
|---|---|---|---|---|
| 17. (*b*) | Rents, safety vaults | 239 25 | | |

*E.—Miscellaneous.*

| | | | | |
|---|---|---|---|---|
| 18. (*a*) | Commission, brokerage, etc | 374 16 | | |
| 19. (*b*) | Premium or bonus on loans | 59 64 | | |

*G.—Receipts from other sources.*

| | | | | |
|---|---|---|---|---|
| 30. (*a*) | Sundry receipts | 6 77 | 2 00 | |
| | Totals | $3,510 94 | $71,925 62 | $75,436 56 |

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—*Balance from 31st December, 1900.*

| | | |
|---|---|---|
| 33. | (*b*) Cash (not included in (31)): (ii) In bank | $ 23,748 41 |

D.—*Receipts from other sources, viz.:*

| | | |
|---|---|---|
| 39. | (*a*) Estates, realizations, etc | 288,780 65 |
| | Totals | $312,529 06 |

Cash Account.

*Expenditure for the year ending 31st December, 1901.*

I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

| | | (Col. 1) | (Col. 2.) | Total, (Col. 4.) |
|---|---|---|---|---|
| 1. | (*a*) Loaned on mortgages of realty | | $ 21,000 53 | |
| 2. | (*b*) Loaned on other securities | | 15,000 00 | |

D.—*Management Expenses.*

| | | | | |
|---|---|---|---|---|
| 25. | (*a*) Salaries and fees | $ 1,895 94 | | |
| 27. | (*c*) Advances to Agents | 43 00 | | |
| 28. | (*d*) Stationery, postage, printing and advertising | 130 25 | | |
| 29. | (*e*) Law costs | | | |
| 30. | (*f*) Rent | 2,136 67 | | |
| 31. | (*g*) Travelling expenses | | | |
| 32. | (*h*) Registration fees | | | |

E.—*Other Expenditures.*

| | | | | |
|---|---|---|---|---|
| 33. | (*a*) Organization expenses | | 1,443 21 | |
| 34. | (*b*) Sundry payments | | 33,469 35 | |

F.—*Balance.*

| | | | | |
|---|---|---|---|---|
| 37. | (*b*) Cash in banks | | 317 61 | |
| | Totals | $4,205 86 | $71,230 70 | $75,436 56 |

II.—Expended on Trust or Agency Account.

A.—*Loaned or Invested on Capital Account.*

| | | |
|---|---|---|
| 43. | (*b*) Loaned or invested on or in other securities, viz:— (i) Loan Company bonds and debentures | $ 12,000 00 |

B.—*Other Expenditure.*

| | | |
|---|---|---|
| 50. | (*a*) Commission or remuneration paid for management of estates, etc | 374 16 |
| 53. | (*d*) Estates payments | 288,450 41 |

C.—*Balances.*

| | | |
|---|---|---|
| 54. | (*b*) Cash in various banks | 11,704 49 |
| | Totals | $ 312,529 06 |

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1901.

1 Amount of debentures issued by the Corporation in Canada which will mature in 1902. None.

2. Amount of debentures issued by the Corporation elsewhere which will mature in 1902. None.

3. Amount of other existing obligations of the Corporation which will mature in 1902. None.

4. Amount of secureties held by the Corporation which will mature and become payable to the Corporation in 1902, $15.000.

5. Average rate of interest per annum paid by the Corporation during 1901, on deposits, none ; on debentures, none ; on debenture stock, none.

6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 5.70 per cent.; on other securities, 4¾ per cent.

7. Of the mortgages held by the Corporation, $15,087.13 is on realty situate in Ontario, and none on realty elsewhere.

8. Loans written off or transferred to real estate account during 1901. None.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1901. None.

10 Aggregate market value of the land mortgaged to the Corporation, about $34,000.

11. How often are the securities held by the Corporation valued ? Yearly.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively ? The officers of The Union Trust Company, Limited, are under bonds, and said Company is administering affair of the Provincial Trust Company.

13. When were the accounts of the Corporation last audited ? 30th June, 1901.

14. Names and addresses of the auditors for 1901, T. G. Williamson and Wm. Campbell, to 30th June 1901.

# COMPARATIVE TABLES

## SHOWING LIABILITIES, ASSETS, ETC.

COMPARATIVE

SHOWING LIABILITIES,

| Liabilities and Assets. | Loan Companies having only permanent stock. | | Loan Compan minating stock manent stock, minating |
|---|---|---|---|
| | 1900. | 1901. | 1900. |
| *Capital Stock.* | $ c. | $ c. | $ c. |
| Capital authorized (permanent) | 101,102,682 33 | 101,102,682 33 | ..... |
| Capital subscribed (permanent) | 56,426,552 33 | 56,485,502 33 | 5,463,135 00 |
| Capital subscribed (terminating) | ..... | ..... | 22,175,295 00 |
| *Liabilities.* | | | |
| Liabilities to shareholders: | | | |
| Permanent — Stock fully paid up | 19,507,153 26 | 19,622,317 41 | 2,188,460 00 |
| Permanent — Stock paid up in part | 11,121,884 02 | 11,172,825 75 | 1,647,163 52 |
| Terminating — Stock fully paid | ..... | ..... | 291,126 83 |
| Terminating — Prepaid | ..... | ..... | 1,314,615 81 |
| Terminating — Instalment stock | ..... | ..... | 4,078,183 00 |
| Reserve fund | 8,627,248 98 | 9,052,873 86 | 263,071 72 |
| Dividends declared and unpaid | 676,417 85 | 692,452 07 | 95,890 28 |
| Contingent fund | 595,857 27 | 621,171 40 | 139,047 93 |
| Unappropriated profits | 479,326 27 | 475,144 26 | 24,834 34 |
| Profits on terminating stock | ..... | ..... | 451,076 18 |
| Other liabilities to shareholders | 30,218 67 | 44,398 76 | 248,586 41 |
| Total liabilities to shareholders | 41,038,106 32 | 41,681,183 51 | 10,742,056 02 |
| Liabilities to public: | | | |
| Deposits | 17,932,188 87 | 18,893,632 33 | 645,331 79 |
| Interest on deposits | 252,777 37 | 236,457 67 | 4,635 95 |
| Debentures payable in Canada | 14,293,757 90 | 14,332,237 73 | 873,290 01 |
| Debentures payable elsewhere | 34,339,924 44 | 34,218,270 15 | 106,579 66 |
| Debenture stock | 2,493,726 03 | 3,321,149 58 | ..... |
| Interest on debentures and debenture stock | 425,621 63 | 457,102 74 | 12,474 72 |
| Due on loans in process of completion | 305,735 82 | 225,281 15 | 126,837 84 |
| Owing to banks | 46,671 99 | 54,181 50 | 151,222 17 |
| Other liabilities to public | 366,656 92 | 310,738 61 | 78,691 19 |
| Total liabilities to public | 70,457,060 97 | 72,049,051 46 | 1,999,063 33 |
| Contingent liabilities | ..... | ..... | ..... |
| Grand total liabilities to shareholders and public | 111,495,167 29 | 113,730,234 97 | 12,741,119 35 |
| *Assets.* | | | |
| Debts secured by mortgages of land — Mortgages of realty | 85,764,079 58 | 85,684,417 65 | 10,834,748 35 |
| Debts secured by mortgages of land — Mortgaged land held for sale | 5,092,569 24 | 3,743,124 09 | 193,888 68 |
| Interest | 1,426,936 86 | 1,956,427 46 | 79,598 94 |
| Debts secured by: | | | |
| Debentures and debenture stock | 2,596,692 96 | 2,862,603 99 | 21,626 00 |
| Government securities | 813,032 89 | 935,076 86 | ..... |
| Shareholders' stock | 595,322 43 | 568,355 30 | 391,095 92 |
| Stocks, bonds and securities, other than foregoing | 8,569,818 04 | 10,728,088 09 | 119,847 17 |
| Office premises | 1,772,134 63 | 1,562,617 10 | 32,014 21 |
| Freehold land | 2,057,264 35 | 1,895,205 73 | 384,698 59 |
| Office furniture | 17,707 18 | 23,201 85 | 25,341 68 |
| Cash | 2,639,753 61 | 3,550,299 36 | 332,540 08 |
| Other assets | 149,855 52 | 220,817 49 | 325,719 73 |
| Not owned beneficially | ..... | ..... | ..... |
| Total assets | 111,495,167 29 | 113,730,234 97 | 12,741,119 35 |

TA BLES.

Assets, Etc.

| ies having ter as well as per- or having ter- stock only. | Loaning Land Companies. | | Trusts Companies. | | Grand totals. | |
|---|---|---|---|---|---|---|
| 1901. | 1900. | 1901. | 1900. | 1901. | 1900. | 1901. |
| $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. |
| ..... | 14,433,333 33 | 14,433,333 33 | 7,500,000 00 | 9,700,000 00 | 123,636,015 66 | 125,236,015 66 |
| 5,992,355 00 | 6,123,515 99 | 6,123,516 00 | 5,761,500 00 | 7,933,000 00 | 74,423,203 32 | 76,534,373 33 |
| 18,865,585 17 | ..... | ..... | ..... | ..... | 22,175,295 00 | 18,865,585 17 |
| 2,553,647 70 | 1,469,400 00 | 1,490,580 00 | 1,754,450 00 | 2,912,350 00 | 25,745,869 74 | 26,578,895 11 |
| 2,079,749 87 | 2,858,249 37 | 2,803,461 72 | 972,799 71 | 699,006 98 | 15,773,690 14 | 16,755,044 32 |
| 271,674 33 | ..... | ..... | ..... | ..... | 291,126 83 | 271,674 33 |
| 1,316,320 91 | ..... | ..... | ..... | ..... | 1,314,615 81 | 1,316,320 91 |
| 3,914,192 57 | ..... | ..... | ..... | ..... | 4,078,183 00 | 3,914,192 57 |
| 344,821 23 | 182,876 13 | 165,166 66 | 528,568 79 | 755,000 00 | 9,601,765 62 | 10,317,861 75 |
| 116,770 71 | 18,116 57 | 18,116 57 | 74,316 31 | 75,429 16 | 864,741 01 | 902,768 51 |
| 182,791 57 | 2,591 20 | 7,256 27 | 73 41 | ..... | 737,569 81 | 811,219 24 |
| 2,068 52 | 76,314 11 | 114,539 93 | 40,424 65 | 88,862 94 | 620,899 37 | 680,615 65 |
| 434,570 38 | ..... | ..... | ..... | ..... | 451,076 18 | 434,570 38 |
| 172,414 32 | 329 21 | ..... | 27,253 12 | 19,687 52 | 306,387 41 | 236,500 60 |
| 11,389,022 11 | 4,607,876 59 | 4,599,121 15 | 3,397,885 99 | 4,550,336 60 | 59,785,924 92 | 62,219,663 37 |
| 716,344 14 | 321,058 90 | 260 771 53 | 25,881 52 | 21,748 65 | 18,924,461 08 | 19,892,496 65 |
| 6,233 74 | 4,861 87 | 4,231 75 | 174 72 | 274 16 | 262,449 91 | 247,197 32 |
| 1,480,433 78 | 1,202,145 71 | 1,066,827 43 | ..... | ..... | 16,369,193 62 | 16,879,498 94 |
| 134,319 64 | 729,805 39 | 662,421 51 | ..... | ..... | 35,176,309 49 | 35,015,011 30 |
| ..... | ..... | ..... | ..... | ..... | 2,493,726 03 | 3,321,149 58 |
| 18,779 90 | 26,279 93 | 20,852 23 | ..... | ..... | 464,376 28 | 496,734 87 |
| 79,287 38 | ..... | ..... | 49,711 88 | 51,480 12 | 482,285 54 | 356,048 65 |
| 130,155 43 | 17,085 90 | 44,853 47 | 41,000 00 | 211,145 91 | 255,980 06 | 440,336 31 |
| 124,941 61 | 1,256,618 05 | 1,029,655 86 | 73,805 39 | 120,552 95 | 1,775,771 55 | 1,585,889 06 |
| 2,690,495 65 | 3,557,855 75 | 3,089,613 78 | 190,573 51 | 405,201 79 | 76,204,553 56 | 78,234,362 68 |
| ..... | 13,700 00 | 13,100 00 | 13,653,789 36 | 15,145,038 96 | 13,667,489 36 | 15,158,138 96 |
| 14,079,517 76 | 8,179,432 34 | 7,701,834 93 | 17,242,248 86 | 20,100,577 35 | 149,657,967 84 | 155,612,165 01 |
| 11,592,911 82 | 1,011,373 29 | 707,823 41 | 1,142,734 10 | 1,415,291 31 | 98,752,935 32 | 99,400,444 19 |
| 135,946 37 | 85,299 07 | 77,069 19 | 18,525 00 | 28,945 83 | 5,390,281 99 | 3,985,085 48 |
| 128,526 78 | 73,149 37 | 55,253 41 | 117,801 73 | 151,378 13 | 1,697,486 90 | 2,291,585 78 |
| 135,161 97 | ..... | ..... | 100,355 62 | 250,035 06 | 2,718,674 58 | 3,247,801 62 |
| ..... | ..... | ..... | 800 00 | ..... | 813,832 89 | 935,076 86 |
| 342,196 50 | 12,913 78 | 12,688 78 | ..... | ..... | 999,332 13 | 923,240 58 |
| 211,939 87 | 2,506,522 03 | 2,295,312 30 | 1,424,234 37 | 2,074,875 74 | 12,620,421 61 | 15,310,216 00 |
| 17,320 68 | ..... | ..... | 486,570 55 | 537,999 79 | 2,290,719 39 | 2,117,937 57 |
| 709,097 40 | 4,411,191 18 | 4,195,955 41 | 315,214 10 | 209,748 21 | 7,168,368 22 | 7,010,006 75 |
| 23,000 38 | 552 11 | 552 10 | 46,842 92 | 40,173 75 | 90,443 89 | 86,928 08 |
| 315,424 78 | 30,862 00 | 55,634 40 | 90,756 24 | 168,402 95 | 3,093,911 93 | 4,089,761 49 |
| 467,991 21 | 33,869 51 | 288,445 93 | 125,218 40 | 106,912 44 | 634 663 16 | 1,084,167 07 |
| ..... | 13,700 00 | 13,100 00 | 13,373,195 83 | 15,116,814 14 | †13,386,895 83 | †15,129,914 14 |
| 14,079,517 76 | 8,179,432 34 | 7,701,834 93 | 17,242,248 86 | 20,100,577 35 | 149,657,967 84 | 155,612,165 01 |

† Not including certain securities as yet unrealized which have come into the hands of the companies as Trust Corporations.

COMPARATIVE

SHEWING LIABILITIES,

| Miscellaneous:—Particular items of receipts, expenditures and other details. | Loan Companies having only permanent stock. | | Loan Compan minating stock manent stock minating |
|---|---|---|---|
| | 1900. | 1901. | 1900. |
| *Receipts.* | $ c. | $ c. | $ c. |
| Received from borrowers (principal and interest) | 27,715,838 32 | 31,623,982 65 | 2,456,156 58 |
| Received from depositors during the year | 21,783,066 49 | 24,502,328 26 | 1,659,569 24 |
| Received from shareholders during the year | 411,065 44 | 222,450 02 | 1,971,674 09 |
| Debentures issued during the year | 8,511,661 76 | 9,486,381 66 | 533,144 98 |
| Forfeited to company | ..... | ..... | 59,810 34 |
| *Expenditure.* | | | |
| Loaned during year on mortgages | 11,352,257 68 | 11,030,919 28 | 2,775,327 30 |
| Loaned during year on other security | 10,970,681 03 | 16,873,574 83 | 366,203 78 |
| Deposits paid off | 21,860,477 08 | 23,958,364 31 | 1,671,502 50 |
| Debentures paid off | 9,977,918 26 | 8,317,719 06 | 108,795 75 |
| Interest paid on deposits | 220,084 31 | 254,546 22 | 22,751 21 |
| Interest paid on debentures and debenture stock | 1,608,919 04 | 1,524,153 10 | 35,957 82 |
| Cost of management | 842,463 45 | 793,073 86 | 345,636 78 |
| Paid withdrawing shareholders | ..... | ..... | 947,457 53 |
| *Miscellaneous Details.* | | | |
| Loans written off or transferred to real estate account | 518,214 60 | 799,340 94 | 113,312 91 |
| Debentures maturing during year 1902 | 9,739,307 64 | 11,362,201 08 | 157,849 83 |
| Average rate of interest paid on— | | | |
| 1. Deposits | per cent 3.32 | per cent 3.322 | per cent 3.78 |
| 2. Debentures | " 3.99 | " 3.959 | " 4.606 |
| 3. Debenture stock | " 4.00 | " 4.16 | ..... |
| Average rate of interest received by corporation— | | | |
| On reality | " 5 63 | " 5.583 | " 7.91 |
| On other security | " 5.14 | " 4 961 | " 8.02 |
| Number and amount of mortgages enforced—No | 387 | 249 | 203 |
| Number and amount of mortgages enforced—Amount | 987,213 55 | 629,135 91 | 168,230 25 |

TABLES.—*Concluded.*

ASSETS, ETC,

| ies having ter- as well as per- or having ter- stock only. | Loaning Land Companies. | | Trusts Companies. | | Grand Totals. | |
|---|---|---|---|---|---|---|
| 1901. | 1900. | 1901. | 1900. | 1901. | 1900. | 1901. |
| $ c. | $ c. | $ c. | $ c. | $ c. | $ c. | $ c. |
| 3,080,909 47 | 1,577,727 95 | 1,550,766 55 | 6,143,025 27 | 8,555,810 25 | 37,910,748 12 | 44,811,468 92 |
| 1,639,178 55 | 254,756 34 | 392,899 09 | 35,673 17 | 19,746 83 | 23,733,065 18 | 26,554,152 73 |
| 2,226,996 34 | 16,149 12 | 16,986 22 | 578,732 21 | 1,089,416 05 | 2,977,620 86 | 3,555,848 63 |
| 800,955 31 | 148,145 56 | 77,733 26 | .... ..... | .... ..... | 9,192,952 30 | 10,365,070 23 |
| 67,888 51 | ..... .... | ..... | ..... | ..... .... | 59,810 34 | 67,888 51 |
| 3,171,278 32 | 60,380 20 | 43,338 01 | 2,032,169 68 | 3,438,546 49 | 16,220,134 86 | 17,634,082 10 |
| 603,535 56 | 768,056 10 | 718,170 89 | 3,176,365 55 | 6,013,252 55 | 15,281,306 46 | 24,208,533 83 |
| 1,593,440 96 | 209,033 85 | 474,046 28 | 24,037 45 | 18,780 26 | 23,766,050 88 | 26,044,631 81 |
| 164,071 56 | 155,843 07 | 265,985 16 | ..... .... | ..... .... | 10,242,557 08 | 8,747,775 78 |
| 23,598 22 | 10,844 84 | 12,727 01 | 5,339 70 | 4,990 91 | 259,020 06 | 295,862 36 |
| 50,424 89 | 89,603 00 | 77,477 57 | .... ..... | ..... ..... | 1,734,479 86 | 1,652,055 56 |
| 377,709 85 | 28,257 25 | 30,401 83 | 164,529 90 | 204,593 30 | 1,380,887 38 | 1,405,778 84 |
| 1,101,971 34 | ..... .... | ..... .... | ..... | ..... | 947,457 53 | 1,101,971 34 |
| 84,202 61 | 24,748 32 | 128,771 62 | .... . . .... | ..... ..... | 656,275 83 | 1,012,315 17 |
| 278,962 16 | 128,997 47 | 36,550 00 | ..... | ..... | 10,026,154 94 | 11,677,713 24 |
| per cent 4. | per cent 4 83 | per cent 4.65 | per cent 4.266 | per cent 4.118 | per cent 4.047 | per cent 4.022 |
| " 4.7 | " 4.42 | " 4.49 | ..... | ..... | " 4.338 | " 4.383 |
| ..... | ..... | ..... | ..... | ..... | " 4. | " 4.16 |
| " 8. | " 5.47 | " 5.4 | " 5.588 | " 5.5 | " 6 2 | " 6.12 |
| " 8.33 | " 5 8 | " 5.44 | " 4.925 | " 5.107 | " 5 97 | " 5.959 |
| 133 | 6 | 1 | 5 | 6 | 601 | 389 |
| 114,733 94 | 17,325 58 | 670 00 | 15,958 00 | 16,330 00 | 1,188,727 38 | 760,929 85 |

# LIST OF LOAN CORPORATIONS.

LIST OF LOAN

| Page. | Name of Company. | Chief Office in Ontario. | Manager, Secretary or *Chief Agent. |
|---|---|---|---|
| 172 | Acme Loan and Savings Company | Toronto | N. M. Keele |
| 19 | Agricultural Savings and Loan Company | London | C. P. Butler |
| 176 | Aid Savings and Loan Company | Toronto | Arthur E. Hill |
| 22 | Atlas Loan Company | St. Thomas | **T. Logg |
| 25 | Barrie Loan and Savings Company (Limited) | Barrie | S. Dyment |
| 179 | Birkbeck Loan Company (London, Ont.) | London | O. O. Benson |
| 28 | British Canadian Loan and Investment Company (Limited). | Toronto | Ernest S. Ball |
| 31 | British Mortgage Loan Company of Ontario | Stratford | William Buckingham |
| 34 | Brockville Loan and Savings Company (Limited) | Brockville | H. B. White |
| 37 | Canada Landed and National Investment Company (Limited) | Toronto | Edward Saunders |
| 40 | Canada Permanent and Western Can. Mortgage Corporation | Toronto | J. H. Mason |
| 281 | Canada Trust Company (*a*) | London | Geo. A. Somerville |
| 183 | Canadian Birkbeck Investment and Savings Company (*b*) | Toronto | F. W. G. Fitzgerald |
| 186 | Canadian Homestead Loan and Savings Association | Toronto | A. J. Pattison |
| 190 | Canadian Savings, Loan and Building Association | Toronto | A. E. Nash |
| 43 | Canadian Savings and Loan Company of London, Canada | London | M. H. Rowland |
| 46 | Central Canada Loan and Savings Company | Peterborough | E. R. Wood (Toronto) |
| 49 | Chatham Loan and Savings Company | Chatham | S. F. Gardiner |
| 193 | Colonial Investment and Loan Company (*c*) | Toronto | A. J. Jackson |
| 52 | Crédit Foncier Franco-Canadien, Montreal | Toronto | *W. E. Long |
| 55 | Crown Savings and Loan Company | Petrolea | Wm. English |
| 197 | Dominion Permanent Loan Company | Toronto | F. M. Holland |
| 58 | Dominion Savings and Investment Society | London | Nathaniel Mills |
| 254 | Dovercourt Land, Building and Savings Company (Limited). | Toronto | James T. Locke |
| 61 | East Lambton Farmers' Loan and Savings Company | Forest | Newton Tripp |
| 64 | Elgin Loan and Savings Company | St. Thomas | George Rowley |
| 201 | Empire Loan and Savings Company | Toronto | W. M. Gemmel |
| .... | Equitable Savings, Loan and Building Association (*d*) | Toronto | E. A. Taylor |
| 67 | Frontenac Loan and Investment Society | Kingston | Lt. Col. S. C. McGill |
| 70 | Grey and Bruce Loan Company | Owen Sound | Wm. P. Telford |
| 235 | Globe Savings and Loan Company | Toronto | Edgerton W. Day |
| 73 | Guelph and Ontario Investment and Savings Society | Guelph | John E. McElderry |
| 204 | Hamilton Mutual Building Society | Hamilton | Walter Anderson |
| 76 | Hamilton Provident and Loan Society | Hamilton | C. Ferrie |
| 79 | Hastings Loan and Investment Society | Belleville | J. P. C. Phillips |
| 239 | Home Building and Savings Association (of Ottawa) | Ottawa | C. A. Douglas |
| 82 | Home Savings and Loan Company (Limited) | Toronto | James Mason |
| 85 | Huron and Bruce Loan and Investment Company | Goderich | W. L. Horton |
| 88 | Huron and Erie Loan and Savings Company | London | Geo. A. Somerville |
| 91 | Huron and Lambton Loan and Savings Company | Sarnia | J. Cameron Douglas |
| 94 | Imperial Loan and Investment Company of Canada (Limited) | Toronto | E. H. Kertland |
| 285 | Imperial Trusts Company of Canada | Toronto | J. S. Lockie |
| 97 | Industrial Mortgage and Savings Company | Sarnia | D. N. Sinclair |
| 100 | Lambton Loan and Investment Company | Sarnia | A. C. Clark |
| 103 | Landed Banking and Loan Company | Hamilton | C. W. Cartwright |
| 275 | Land Security Company | Toronto | Edward R. Greig |
| 106 | London and Canadian Loan and Agency Company (Limited). | Toronto | Vernon B. Wadsworth |
| 207 | London Loan Company of Canada | London | Malcolm John Kent |
| 288 | London and Western Trusts Company (Limited) | London | John B. Kilgour |
| 109 | Metropolitan Loan and Savings Company | Ottawa | C. R. Cunningham |
| 112 | Midland Loan and Savings Company | Port Hope | George M. Furby |

(*a*) Incorporated under the name of "The General Trust Corporation of Canada" by Special Act of the Parliament of Canada, 57-8 Vic. c. 115. The name was changed to "The Canada Trust Company" by Special Act of Parliament of Canada, 62-3 Vic. c. 111. First registered in Ontario as a Trust Corporation 1st March, 1901.

(*b*) Formerly The Birkbeck Investment Security and Savings Co y.

(*c*) Formerly The Canadian Mutual Loan and Investment Co'y.

(*d*) The Equitable Savings, Loan and Building Association is now merged in The Colonial Investment and Loan Co'y.

* Chief Agent in Ontario.

** Accountant.

CORPORATIONS.

| President. | Description of Company. | When incorporated. | Financial statement for year ending. |
|---|---|---|---|
| W. W. Hodgson | Loan Co | 24th June, 1889 | December 31st, 1901. |
| W. J. Reid | " | 3rd May, 1872 | " |
| R. S. Williams | " | 3rd Mar., 1893 | " |
| A. E. Wallace | " | 4th Aug., 1887 | " |
| N. Dyment | " | 14th April, 1881 | " |
| W. H. Wortman | " | 11th Feb., 1893 | " |
| A. H. Campbell | " | 12th April, 1876 | " |
| Hon. Thos. Ballantyne | " | 5th Oct., 1877 | " |
| W. H. Cole | " | 11th May, 1885 | " |
| John L. Blaikie | " | 1858 | " |
| George Gooderham | " | | " |
| Verschoyle Cronyn | Trusts Co | 31st Jan, 1901 | " |
| H. P. Dwight | Loan Co | 11th Aug., 1899 | " |
| John Hillock | " | 24th Sept., 1886 | " |
| W. J. Hambly | " | 11th Feb., 1890 | " |
| Robt. Fox | " | 2nd Sept., 1875 | " |
| Hon. Geo. A. Cox | " | 7th Mar., 1884 | " |
| Arch. Bell | " | 27th Sept., 1881 | " |
| George H. Gooderham | " | 14th June, 1900 | " |
| George Brolemann | " | January, 1881 | " |
| J. H. Fairbank | " | 30th Jan., 1882 | " |
| Hon. J. R. Stratton, M.PP | " | 7th May, 1890 | " |
| Thomas H. Purdom | " | 20th April, 1872 | " |
| James Brandon | Loaning Land Co | 16th Dec., 1885 | " |
| James Hutton, M.D | Loan Co | 19th Dec., 1891 | " |
| D. McLarty | " | 21st April, 1879 | " |
| Judge Morgan | " | 26th May, 1893 | " |
| H. O'Hara | " | 29th Feb., 1892 | " |
| Sir Richard Cartwright | " | 13th Aug., 1863 | " |
| S. J. Parker | " | 10th May, 1889 | " |
| E. F. B. Johnson, K.C | " | 9th Feb., 1892 | " |
| Alex. B Petrie | " | 19th Jan., 1876 | " |
| Alfred Ward | " | 31st Oct., 1890 | 30th November, 1901. |
| Hon. A. T. Wood | " | 6th June, 1871 | 31st December, 1901. |
| Sir Mackenzie Bowell | " | 14th Jan., 1876 | " |
| John R. Armstrong | " | 24th June. 1890 | " |
| Eugene O'Keefe | " | 25th April, 1877 | " |
| Francis Jordan | " | 27th Jan., 1885 | " |
| John W. Little | " | 18th Mar., 1864 | " |
| F. F. Pardee | " | 1st Nov., 1877 | " |
| James Thorborn, M.D | " | 19th Aug., 1869 | " |
| H. S. Howland | Trusts Co | 23rd June, 1887 | " |
| John Cowan | Loan Co | 20th Aug., 1889 | " |
| F. W. Kittermaster | " | 27th Mar., 1847 | " |
| Matthew Leggat | " | 16th Dec., 1876 | " |
| Robert Jaffray | Loaning Land Co | 1873 | " |
| Geo. R. R. Cockburn, M.A | Loan Co | 1863 | " |
| R. W. Puddicombe | " | 2nd May, 1877 | " |
| G. C. Gibbons, K.C | Trusts Co | 17th Sept., 1896 | " |
| John Mather | Loan Co | 1st June, 1870 | " |
| John Mulligan | " | 5th July, 1872 | " |

LIST OF LOAN

| Page. | Name of Company. | Chief office in Ontario. | Manager, Secretary, or *Chief Agent |
|---|---|---|---|
| 292 | National Trusts Company (Limited) | Toronto | W. T. White |
| 210 | Niagara Falls Building, Savings and Loan Association | Niagara Falls. | Janet L. Harriman |
| 167 | North British Canadian Investment Company (Limited) | Toronto | *Jas. L. Scarth |
| 115 | North of Scotland Canadian Mortgage Company (Limited) | Toronto | *Osler & Hammond |
| 118 | Ontario Building and Savings Society | Kingston | Jas. McArthur |
| 257 | Ontario Industrial Loan and Investment Company (Limited) | Toronto | Alexander J. Williams |
| 121 | Ontario Loan and Debenture Company | London | Wm. F. Bullen |
| 124 | Ontario Loan and Savings Company | Oshawa | T. H. McMillan |
| 213 | Ontario Permanent Building and Loan Association | Woodstock | R. W. Ball |
| 296 | Ottawa Trusts and Deposit Company (Limited) | Ottawa | H. W. Chamberlain |
| 217 | Owen Sound Building and Savings Society | Owen Sound | C. A. Fleming |
| 127 | Oxford Permanent Loan and Savings Society | Woodstock | Malcolm Douglas |
| 242 | People's Building and Loan Association of London | London | Wm. Spittal |
| 130 | People's Loan and Deposit Company | Toronto | Samuel W. Black |
| 220 | Peterborough Workingmen's Building and Savings Society | Peterborough | J. Corkery |
| 312 | Provincial Trust Company of Ontario | Toronto | Hon. Geo. E. Foster |
| 223 | Provincial Building and Loan Association | Toronto | E. C. Davies |
| 260 | Provident Investment Company | Toronto | E. R. Wood |
| 133 | Real Estate Loan Company of Canada (Limited) | Toronto | Benj. Morton |
| 227 | Reliance Loan and Savings Company of Ontario | Toronto | John Blacklock |
| 136 | Royal Loan and Savings Company | Brantford | R. S. Scheli |
| .... | Scottish American Investment Company (Limited) (e) | Toronto | *W. H. Lockhart-Gordon |
| 263 | Scottish Ontario and Manitoba Land Company (Limited) Glasgow | Toronto | *Jas. L. Scarth |
| 139 | Security Loan and Savings Company | St. Catharines | Eugene F. Dwyer |
| 142 | Simcoe Loan and Savings Company | Barrie | O. H. Lyon |
| 148 | Southwestern Farmers' and Mechanics' Savings and Loan Society | St. Thomas | W. H. Murch |
| 145 | Southern Loan and Savings Company | St. Thomas | Jno. Walker Stewart |
| 151 | Standard Loan Company | Toronto | W. S. Dinnick |
| 154 | Star Loan Company | St. Thomas | D. M. Tait |
| 231 | Stratford Building and Savings Society | Stratford | D. B. Burritt |
| 245 | Sun Savings and Loan Company of Ontario | Toronto | W. Pemberton Page |
| 300 | Toronto General Trusts Corporation | Toronto | J. W. Langmuir |
| 266 | Toronto Land and Investment Corporation | Toronto | John C. Copp |
| 157 | Toronto Mortgage Company | Toronto | Walter Gillespie |
| 269 | Toronto Savings and Loan Company | Peterborough | W. G. Morrow |
| 160 | Trust and Loan Company of Canada, London, Eng | Toronto | *Jas. O'Neil Ireland |
| 305 | Trusts and Guarantee Company (Limited) | Toronto | T. P. Coffee |
| 309 | Union Trust Company (Limited) The | Toronto | Hon. Geo. E. Foster |
| 164 | Victoria Loan and Savings Company | Lindsay | James Low |
| 272 | Walkerville Land and Building Company (Limited) | Walkerville | D. F. Matthew |
| 249 | York County Loan and Savings Company | Toronto | Joseph Phillips |

* Chief Agent in Ontario.

(e) This Company is withdrawing from business in Ontario, and for this purpose is registered under 1 Edward VII. Chap. 12, Section 18. The sworn statement of the chief agent for Ontario for the year ending 31st December, 1901, shows the capital of the Company then in Ontario at $255,703.58, and that of the said sum $255,078.58 was invested in mortgages and the balance, $625, was in bank.

CORPORATIONS.—*Continued.*

| President. | Description of Company. | When incorporated. | For the year ending. |
|---|---|---|---|
| J. W. Flavelle | Trusts Co | 12th August, 1898 | 31st December, 1901. |
| R. P. Salter | Local Loan Co | 5th March, 1894 | " |
| Robert Miller | Loan Co | 14th October, 1876 | " |
| Jas. W. Barclay | " | 17th December, 1875 | 11th November, 1901. |
| C. V. Price | " | 26th June, 1874 | 31st December, 1901. |
| Bernard Saunders | Loaning Land Co. | 28th May, 1880 | " |
| John McClary | Loan Co | 26th September, 1870 | " |
| W. F. Cowan | " | 12th February, 1873 | " |
| A. B. Welford, M.D | " | 6th October, 1892 | 30th November, 1901. |
| Alexander Fraser | Trusts Co | 23rd January, 1896 | 31st December, 1901. |
| A. J. Spencer | Loan Co | 1st April, 1889 | " |
| John White | " | 27th October, 1865 | " |
| Judge Elliott | " | 22nd June, 1892 | " |
| Hon. J. C. Aikins | " | 18th February, 1875 | " |
| T. B. McGrath | " | 17th January, 1889 | " |
| Oronhyatekha, M.D | Trust Co | 27th October, 1897 | " |
| Thos. Crawford, M.P.P. | Loan Co | 9th November, 1891 | " |
| Hon. Geo. A. Cox | Loaning Land Co. | 3rd November, 1893 | " |
| William Cook | Loan Co | 17th September, 1879 | " |
| Hon. John Dryden, M.P.P. | " | 2nd March, 1893 | " |
| James W. Digby, M.D | | 24th March, 1876 | " |
| | | | |
| Hugh Wright | Loaning Land Co. | 15th December, 1879 | " |
| Thos. R. Merritt | Loan Co | 12th March, 1870 | " |
| Hon. Charles Drury | " | 18th April, 1896 | " |
| E. W. Gustin, M.D | " | 24th November, 1874 | " |
| Wm. Mickleborough | " | 24th November, 1870 | " |
| Alexander Sutherland, D.D. | " | 14th February, 1873 | " |
| Hon. D. Mills | " | 23rd August, 1881 | " |
| M. F. Goodwin | " | 23rd August, 1889 | " |
| Whitford Vandusen | " | 3rd May, 1893 | " |
| John Hoskin, K.C | Trusts Co | 1st April, 1899 | " |
| Geo. R. R. Cockburn | Loaning Land Co. | 30th January, 1886 | " |
| Andrew J. Somerville | Loan Co | 15th December, 1899 | " |
| Hon. Geo. A. Cox | Loaning Land Co. | 15th June, 1885 | " |
| Chas. Morrison | Loan Co | 9th December, 1843 | 30th September, 1901. |
| Hon. J. R. Stratton, M.P.P. | Trusts Co | 24th February, 1897. | 31st December, 1901. |
| Oronhyatekha, M.D. | " | 7th August, 1901 | " |
| W. Flavelle | Loan Co | 4th September, 1895 | " |
| E. Chandler Walker | Loaning Land Co. | 22nd October, 1890 | " |
| Joseph Phillips | Loan Co | 21st December, 1891. | " |

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